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DESTIN Life

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A Destin Holiday

BY LORI LEATH SMITH

For many years, our piece of Paradise has ignited the holiday spirit in each of us and allowed the season to come to life for the young and young at heart. With a unique blend of theatrical storytelling, musical notes, hot Christmas flavored-coffee and cocoa, and beautiful and whimsical Christmas lights, we are welcomed into a world of yuletide nostalgia, local flavor and a festive flair of personalities where reindeer fly, sugarplums dance in our heads and Christmas comes alive in our own beach area, coastal style.

I invite you to explore the vast, unique holiday traditions, some many years in the making, new ones to delight your senses and ones that usher in the “reason for the season” – the celebrated birth of Jesus, our Savior. Join Destin Life and the Life Media family in some of these holiday celebrations where you can create some new family traditions of your own while rekindling your favorites.



Visit **Santa** at **The Village of Baytowne Wharf** at his sleigh Dec. 6, 13 and 20 during the holiday concerts from 6-8 p.m. and during the Tuba Christmas event from 5-7 p.m. Dec. 9. www.baytownewharf.com.

Visit **Santa** at **Bass Pro Shop** at Destin Commons now through Dec. 24 (book at basspro.com) and at **HarborWalk Village** weekends until Dec. 17 from 1-4 p.m.

Baytowne on Ice | Now-Feb. 4 | Village of Baytowne Wharf

Dust off those skates and get ready for the holidays at The Village of Baytowne Wharf’s Baytowne on Ice. Ice rink is open Now – Sunday, Feb. 4. Hours vary daily. Visit BaytowneWharf.com.

Festival of Trees | Now-Dec. 25 | Grand Boulevard

The Festival of Trees at Grand Boulevard at Sandestin

runs Nov. 21 through Christmas Day 2023. Participating non-profit organizations compete to win cash prizes totaling \$7,000. Cast your vote for the People’s Choice award. Festival of Trees is an annual event in the park at Grand Boulevard shopping center showcasing uniquely decorated Christmas trees from 12 local non-profit organizations.

DESTIN HOLIDAY
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Missing Christmas

BY GUEARY CLENDENNING

Christmas is just around the corner. After Thanksgiving, the pace quickens toward the big day! We’ll find ourselves in a big rush, always pursuing one more thing we need to get accomplished. We look for the nearest parking spot in the crowded mall, searching for the perfect gift. Expectations heighten as we look for family members to arrive. What’s Christmas without Mom’s chocolate chip cookies! And yes, when Christmas is finally over, we look forward to getting some rest. Ha!

Isn’t it easy, with all the flurry of Christmas to miss the real meaning of Christmas?

MISSING CHRISTMAS
continued on page 3



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Community

Active Compassion for the Homeless

BY DOUG STAUFFER

Imagine a world where every night brings the uncertainty of finding a safe place to sleep, where danger can be right around any corner, and feelings of fear, demoralization and alienation are constant companions. This isn't a hypothetical scenario for many; it's the everyday reality for those living without the basic security of a home. Addressing this need doesn't always require grand gestures;

sometimes, the smallest acts of kindness can make the biggest difference.

At the forefront of this compassionate response is One Hopeful Place, a beacon of hope in Okaloosa County dedicated to breaking the cycle of homelessness for people living in our communities. My journey in understanding this crisis began three decades ago, as the President of a city rescue mission. A heart-rending moment hap-

pened when a homeless couple, struggling with addiction and caring for two small children, stayed at our shelter. Months after they left, they contacted my wife and me with a life-changing request: would we adopt their young son and daughter? They were aware of our loss and wished for their children to have the stability they couldn't provide. This poignant episode not only highlighted the multifaceted challenges faced by the homeless, but also the critical need for community support and intervention. We said "yes."

The Growing Need

In today's world, the challenges faced by the homeless have intensified, with fewer resources and increasing societal apathy. In this bleak landscape, One Hopeful Place emerges as a sanctuary, providing critical services such as a day program, cold night shelter, health screenings and transportation for medical needs. These services, as simple as a hot meal or a safe place to sleep, are often lifesaving, offering a glimmer of hope in the lives of many.

The Day Program: A Lifeline

The Day Program at One Hopeful Place transcends the definition of service; it is, indeed, a lifeline. For those on the streets, basic necessities like nutritious food, clean water and access to hygiene and laundry facilities are luxuries. Here, the program bridges this gap, often



marking the thin line between survival and despair. The stories of those who have found solace and support here are a testament to its impact.

How Can YOU Help?

Your support can create a significant ripple effect on the lives of the homeless. Donations to One Hopeful Place do more than provide shelter and meals; they instill hope and open doors to new beginnings. As a 501(C)(3) organization, One Hopeful Place relies entirely on grants, donations, and community support. Even a small monthly pledge can significantly impact, helping to keep the lights on and doors open. Every church could budget funds to contribute their part. Reflecting on our Christian duty, as outlined in Matthew 25:35-40, we are reminded that serving the needy is akin to serving Christ Himself.

This scripture is not just a call to action; it's a moral imperative, urging us, especially religious and community leaders, to heed the words of Jesus and actively engage in caring for the hungry and homeless. Jesus concluded with these words: "And the King shall answer and say unto them, Verily I say unto you, Inasmuch

as ye have done it unto one of the least of these my brethren, ye have done it unto me" (Matthew 25:40). Jesus was directly referring to our responsibility to care for the hungry and the homeless! No one, especially religious and community leaders, should turn a blind eye to such an appeal from the Son of God Himself.

Our Mission and Goals

One Hopeful Place's mission is to provide shelter and support for single men, women, with priority given the veterans experiencing homelessness. Our goal is not just to offer a handout but a hand-up, helping individuals rebuild their lives. The shelter, which opened in 2016, has expanded to accommodate more individuals, including a separate shelter for homeless women.

The Community's Role

Community engagement is crucial. The story of One Hopeful Place is one of collective effort and shared responsibility. It began with community leaders recognizing a need and taking decisive action. Today, it continues to grow with the support of local businesses, nonprofits, churches, and volunteers.

Making a Difference

Small acts by individuals can transform many lives. Whether it's volunteering, donating supplies, or simply spreading awareness, every contribution counts. One Hopeful Place exemplifies how community-driven initiatives can create significant change, providing a haven for those in need.

Conclusion

Reflecting on my experience from three decades ago, the plight of the homeless remains a pressing issue. However, with organizations like One Hopeful Place and the collective effort of our community, there is hope. Together, we can make a difference, offering not just shelter, but dignity, support, and a path to a better future. Let us unite in this call to action with active compassion for the homeless.

Check out the website: www.onehopefulplace.org or call 850-586-7879. Please help as the need is real and the time is now.



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MISSING CHRISTMAS

continued from page 1

The night Christ was born, the inn-keeper was busy with a full house of customers, thanks to the new taxation decreed by Caesar Augustus. The people of Bethlehem were unaware that the couple entering their town were about to give birth to the Son of God! Perhaps even Joseph and Mary wondered how this could be God-directed when the only place they could find shelter was in a smelly stable. But this night would change everything! Micah, a prophet of the Old Testament had prophesied hundreds of years before, that a ruler was to be born in Bethlehem, whose origins were from Eternity. "But you, oh Bethlehem...though you are a small village in Judah, a ruler of Israel shall come from you, one whose origins are from the ancient past."

Another Old Testament prophet declared "Behold a virgin shall conceive, and bear a son, and shall call his name Immanuel." Immanuel means "God with us."

That night near Bethlehem, shepherds were working their usual routine of herding sheep into a cave, where, at the en-

trance, they would keep watch. Just another, long, boring night!

But, out of nowhere, a mighty angel appears in the blackened sky. In a flash, the darkness was expelled with a brilliant light. The shepherds are paralyzed with a gripping fear. The angel said to them, "don't be afraid, I bring you good news of great joy for everyone. The Savior, yes, the Messiah, has been born tonight in Bethlehem. And this is how you will recognize him: you will find him in a manger, wrapped snugly in strips of cloth." Suddenly, the angel was joined by a vast host of others—the armies of heaven, praising God, saying "Glory to God in the highest heaven, and peace on earth to all of whom God favors." Luke 2:10-14.

Time and space will not permit me to tell you about a devout man who was told by God that he will not see death until his eyes had seen the Messiah. His story is found in Luke 2:25-33. Nor do



I have the space to tell you about the men from the East, who in studying the scriptures were led to follow a star to where Jesus was born. Their story is in Matthew 2:1-12.

The shepherds and the wise men did not miss the meaning of Christmas. God's gift to the world was His Son, Jesus Christ. Why? The scriptures give us the answer: "For God so loved the world, that He gave His only son, that whosoever believes in Him, shall not perish, but have eternal life." John 3:16.

The truth is that all have sinned and fall short of God's glorious standards. Yet, now, God in His gracious kindness declares us not guilty. Because of Jesus' sacrifice on the cross, God's justice is satisfied. We are made right with God when we believe that Jesus shed His blood, sacrificing his life for us.

Such a great gift! Our sins are forgiven and our standing before God made right. So please, don't miss the true meaning of Christmas. May you have a beautiful and Christ centered Christmas.



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Wednesday Night Holiday Concerts Holiday Edition + Visits with Santa usher you into the holiday spirit! Listen to some of your favorite holiday classics from 6-8 p.m. during the holiday edition of Baytowne Wharf’s Wednesday Night Concert Series. Each concert features a festive choreographed light show and fun.



Visit with St. Nick and share your holiday wish list Dec. 7, 14 and 21, 6-8 p.m. for a Holiday Concert and Visits with Santa. No cost to attend!
December 6 | Fort Walton

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December 13 | Alissa Stefens Vocal Studios
December 20 | Matt McCarty Band



Lighting up the holiday nights are **Nights of Lights!** Enjoy a festive, choreographed light show where the tree lights in the events plaza will dance and blink to music every night in December, leading up to Christmas on the Events Plaza Lawn! This sparkling event will also be featured during the special holiday edition of the Wednesday Night Concert Series. No cost to attend, watch three dazzling shows on The Village tree at 6, 7 and 8 p.m.



Baytowne On Ice continues through February 4. You can’t help but be in the winter spirit at The Village of Baytowne Wharf’s Baytowne on Ice. For those visitors who miss the cold and ice, this seasonal ice rink is the perfect opportunity to share some of your favorite holiday traditions. Sponsored by JVC Broadcasting, Rock 92.1, 102.1 The Wave, Highway 98.1 Country and Florida man Radio 103.1, the ice rink is open now through Feb. 4. Hours vary daily. You can check the schedule at baytownewharf.com. The cost is \$13 for 90-minute skate and \$3 skate rentals. You can rent the rink for private parties and functions starting at \$300. For more information call (850) 428-2736 or visit baytownewharf.com.

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After a full season of holiday magic, ring in the **New Year at Baytowne Countdown | NYE** from 6 p.m. – 1 a.m.—The Village of Baytowne Wharf’s end-of-the-year celebration! It’s an evening to remember with two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy fun for kids and kids at heart from 6-8 p.m. with face painting, kids’ activities and LIVE music on the Baytowne LIVE stage with DJ Q\$.

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The Good Life Destin



Community

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Community

Destin Library: Crimes, Clubs and Community Involvement

BY TAMARA LEIGH YOUNG, PHD,
CITY OF DESTIN PUBLIC
INFORMATION DIRECTOR

“I think it’s fantastic to have a real expert who is delving into a real unsolved case,” said Amy Adams, Destin Library Assistant. “You’re not only learning fascinating details about crime solving, but you also have the opportunity to possibly help justice be served. Too cool!”

It may not sound like the typical Library discussion, but the criminal focus is thanks to Michael Yoder, a 20-year veteran with the FBI who now shares his knowledge in victimology with the Destin community. He has set up a wildly successful True Crime Club at the Destin Library, amassing over 160 members to date.

It’s one of many groups who utilize space at the Destin Library. There’s also the annual AARP free tax service meeting, the Daughters of the American Revolution setting up displays for patriotic holidays, the snowbirds who utilize the place in January, and more.

It’s a space where everyone can find their own form of sanctuary.

Yoder credits the Library with finding him a free space to host monthly meetings, and he said Skylar Dennis, Library Technology & Programming Spe-



cialist, immediately helped him when he rang the Library phone number asking about reservation options. “I couldn’t have started this Club without the Library’s help.”

From the standpoint of Dennis, it’s a win-win. “I love that the True Crime Club is engaging people in the community that have never been to the Library before,” she said. “Several people have come in for the Club and gotten Library cards.”

Wen Livingston, Library Director, echoes this. “I’m delighted that people are enjoying the Club, and we have community members willing to provide their time to create interesting events. Michael Yoder also spent some time with me looking at the building and suggesting ways to make it safer and the best rooms to go to if there is an active shooter or other emergency.”

Despite retiring some time ago, Yoder can’t help but share



his expertise. The last eight years of his FBI time was spent as a criminal profiler with the BAU. Perhaps due to the popularity of shows like “Criminal Minds”, the BAU – Behavioral Analysis Unit – has gained plentiful followers. But with that, there are also misconceptions.

“Murder is not an FBI thing,” explains Yoder. “It’s a local or state crime. The FBI only gets involved in murder cases at the request of police.”

Yoder said one of his more memorable cases took place when he was working for the Crimes Against Adults Unit. There was a case about 13 years old (which means 13 years cold), and Yoder received a call from a police department that “provided their theory that a small group of young adults was responsible for killing this woman. She was in a wheelchair and killed in her home while sleeping.”

After investigating, he was able to dismantle the entire theory and come up with a new

one that matched the killing to one individual, and the police were able to pin that person – a scorned suitor of the woman’s daughter – and get a conviction.

“Imagine if you were suspected of a murder you didn’t commit; imagine that shadow hanging over you,” said Yoder. “Five or so people were exonerated because I was able to debunk a theory.”

Those memories provide great satisfaction, but Yoder knew he needed something to occupy his mind upon retirement. He also knew with the national true crime trend, that he should get a group of like-minded folks together.

“The first thing was determining a location,” said Yoder. “I wasn’t going to spend my own money on a room. I’m too much of a cheapskate.”

Hence, the True Crime Club at the Library was born.

“The first couple of meetings,

for the first hour, I talked about what I want this Club to be. I talked about goals. The second hour I taught a class. I do teach at the University of West Florida – in their criminal justice department – so I spent the second hour teaching pure civilians on criminal justice concepts.”

The first class was on ‘No Body Homicide,’ which means a person is missing, you think they are dead, but there is no body. “People think if you don’t have a body, you can’t charge with murder, and that’s not true,” said Yoder. “We talked about the misconceptions of No Body Homicides, and that was a pretty rowdy class with lots of questions.”

After a few months of meeting, Yoder said he didn’t have to do much at all. “By that time, we found a Club president who is good with investigations, we found a case for the group members to take up, I interjected with opinions and concepts, and then I got to sit back and enjoy.”

At present, the majority of the monthly meeting time is made up of updates on the real cases that they work on as a Club. He said they pick the cases to have a focus on victimology. “It’s not to solve a case, not to find a who-

Continued on page 33

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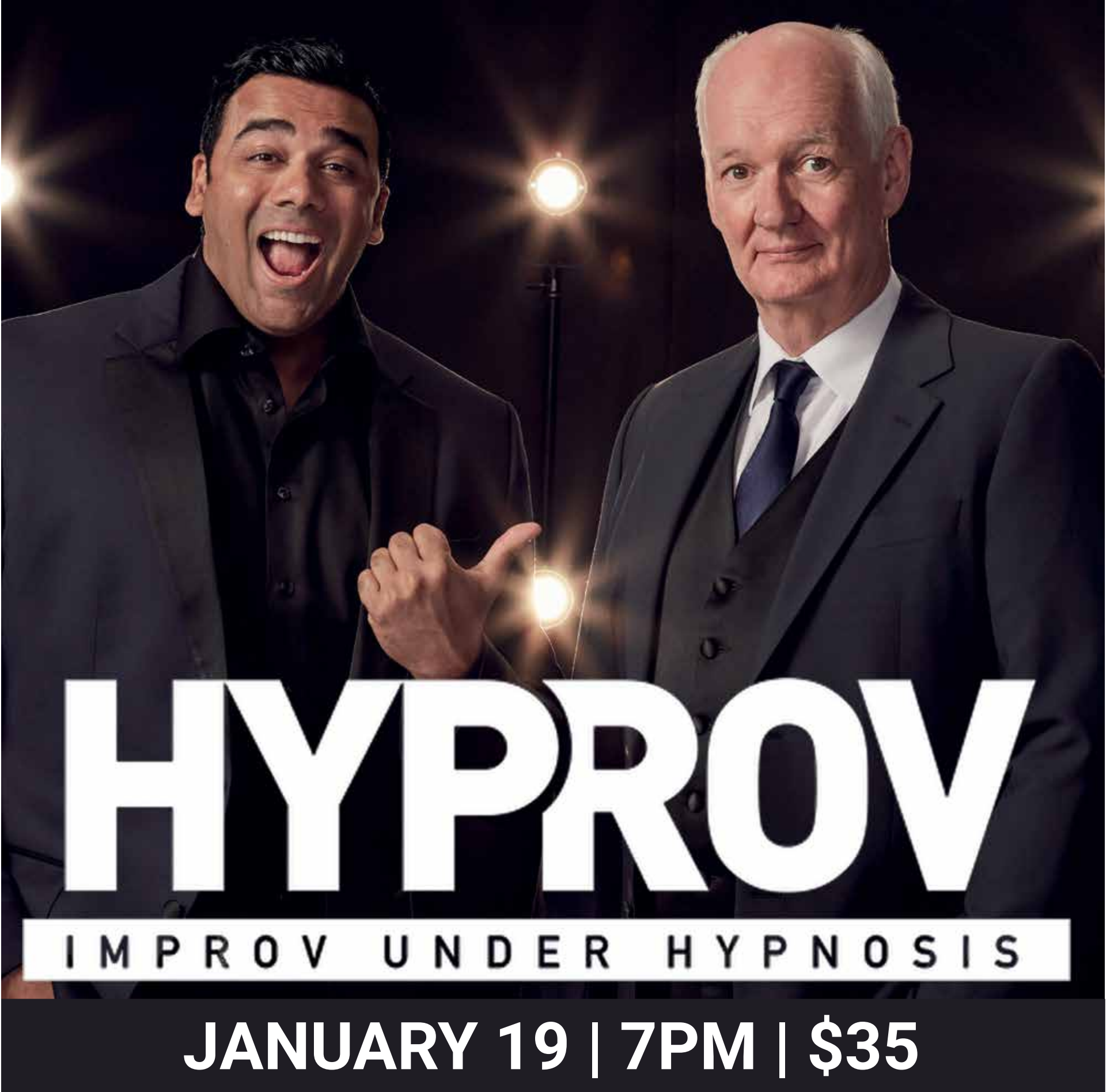
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- Do you wish your teeth were whiter?
- Do you think you show too much or too little of your teeth when you smile?
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- Do you have gaps or spaces in between your teeth?

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Community

A Destin Holiday!

Jolly Jubilee | Now-Dec. 24 | Destin Commons

Embrace the festive spirit at Destin Commons with the annual Jolly Jubilee! This holiday celebration, featuring musical performances on the new lawn area at Center Plaza, comes alive every Friday, Saturday and Sunday now through Dec. 24. Wander through the festive decor, hear the sweet sounds of Christmas carolers and enjoy live performances, all while standing beneath the glow of a majestic, 50-foot tree. Or take pictures with family and friends in a life-size Santa's Sleigh.

Wesley House Holiday Guided Tours | Now-Jan. 9 | Eden State Gardens | Santa Rosa Beach

The Wesley House at Eden State Gardens will be open for holiday guided tours Thursday-

Monday, 10 a.m. to 3 p.m. on an hourly basis. This year's theme is "A Victorian Christmas and all are invited to attend.

Photos with Santa & Horse-Drawn Carriage Rides | Dec. 1-30 | 5-8 p.m. | Grand Boulevard

Complimentary horse-drawn carriage rides around the Town Center every Friday and Saturday night, 5-8 p.m. Take in the Coastal White Christmas lights and the Festival of Trees display. Get a professional photo with Santa while listening to the seasonal sounds of "Rock Around the Christmas Tree" Musical Revue from Emerald Coast Theatre Co. grandboulevard.com.

Nights of Lights | Dec. 1-31 | 6, 7 & 8 p.m. | Events Plaza Lawn

Enjoy a free, festive light

show every night of December in The Village of Baytowne Wharf at Sandestin and featured during the special holiday edition of the Wednesday Night Concert Series. The tree lights in the events plaza will dance and blink to music at 6, 7 and 8 p.m. Visit BaytowneWharf.com.

Holiday Concert Series + Visits with Santa | Dec. 6, 13 & 20 | 6-8 p.m.

Tap your feet to some of your favorite sing-a-long classics every Wednesday in December at the Holiday edition of The Village of Baytowne Wharf's Wednesday Night Concert Series. Each concert features visits with Santa.

December 6 | Fort Walton Beach High School Choir

December 13 | Alissa Stefens Vocal Studios

December 20 | Matt McCarty Band

A Christmas Carol | Dec. 8 - Dec. 22

From the first "Bah humbug" to the final "Wassail," this timeless classic is sure to rekindle your holiday spirit. Join all your favorite Dickens characters—Tiny Tim and the Cratchit family, the Fezziwigs, the Ghosts of Christmas past, present and yet-to-come, and of course, everyone's favorite curmudgeon, Ebenezer Scrooge.

560 Grand Boulevard, 2nd Floor, Miramar Beach. Purchase tickets: emeraldcoasttheatre.org.

Holiday Pops | Fri., Dec. 8 | 7:30 p.m. | Destin-Fort Walton Beach Convention Center

Features Brian Stokes Mitchell, dubbed "the last leading man" by The New York Times, Sinfonia's main event of the season featuring this A-list star will perform holiday classics, Broadway tunes and classic favorites with the Sinfonia Gulf Coast orchestra.

Stokes is a two-time Tony Award winner with a versatile career spanning Broadway, television, film and concerts. Receiving critical acclaim and awards for his performances in Kiss Me, Kate, Man of La

Mancha, and Ragtime, Stokes has collaborated with renowned conductors like John Williams and Gustavo Dudamel performing at Carnegie Hall and the White House. Some of you might remember him as Trevor in The Fresh Prince of Bel-Air. Tickets range from \$30-\$75 for adults. Seats at tables of 10 are from \$55 per person.

Seaside Pops | Sat., Dec. 9 | 5 p.m. | Seaside Amphitheatre

Sinfonia Gulf Coast presents a concert featuring seasonal and pop favorites in the Town of Seaside. Bring a low-back chair or blanket. Seaside Pops is free and open to the public.

Winter Extravaganza | Dec. 9 | 9 a.m. to 2 p.m. | E.O. Wilson Biophilia Center

Join the Center for games, food trucks, animal encounters and even a visit from Santa Claus himself! Don't forget to bring a coat for the coat drive this year! Tickets: \$10 for adults, \$7 for ages 4-12. eowilsoncenter.org. 4956 State Hwy. 20 E. Freeport, FL

Continued on next page

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A Destin Holiday!

The Nutcracker! | Dec. 9-5 p.m. | Dec. 10-2 p.m. | Destin Community Center

Studio6twenty5 presents The Nutcracker featuring the dancers of studio6twenty5's children's program and introducing local Shaye Smith and guest dancer Fredrick Davis as the Sugarplum Fairy and Cavalier. Prepare to be transported into Clara's magical world of sugarplum fairies, toy soldiers and enchanting adventures. Saturday doors open at 4 p.m. Sunday doors open at 1 p.m. Tickets \$16 on sale now at studio6twenty5.com.

Yule of Yesteryear | Sat., Dec. 9 | 10 a.m.-4 p.m. | Heritage Museum of Northwest Florida

Enjoy carols, food vendors, craft vendors, Walton guard reenactors, school choir groups, bake sale, raffle ticket prizes, letters to Santa and more! 115 Westview Ave., Perrine Park, Valparaiso.

Annual Destin Boat Parade | Sun., Dec 10 | 6 p.m. | Destin Harbor

The Destin Harbor will be dancing with lights and cheer during the 37th Annual Destin Boat Parade, followed by a Fireworks Finale. Watch from many places along the Destin Harbor Boardwalk such as AJ's, Boat-house, Brotula's and The Edge Restaurant & Skybar (where this year's judging will take place.)

Alaqua Holiday Bazaar | Dec. 10 | 11 a.m.- 4 p.m.

Find something special for everyone on your list including handcrafted gifts from the finest

local artists and craftsmen. Enjoy festive music and delicious brunch-style treats. Contact Lauren Gall at lauren@lgalland-co.com to participate. Proceeds go directly towards the care and protection of animals in need. Visit <https://www.facebook.com/AlaquaAnimalRefuge>.

Blue Christmas | Dec. 12 | 6 p.m. | Alaqua Animal Refuge

Swing to "The King's" Hits. Join Alaqua for a Las Vegas-style evening with the sensational Ron Adams Entertainment, also known as "the shadow of the king." Purchase tickets at: <https://secure.givelively.org/event/alaqua-animal-refuge-inc/blue-christmas-a-night-with-ron-adams>. Proceeds go directly towards the care and protection of animals. Visit <https://www.facebook.com/AlaquaAnimalRefuge>.

Live Nativity | Thurs., Dec. 14 - Wed., Dec. 20 | 6-8:30 p.m. each night | corner of 2nd St., and Church Ave.

First Baptist Church of Fort Walton Beach will present the FREE, 35th Live Nativity celebration next to the First Baptist Church sanctuary. Parking is available in the church parking lot. When you walk through, you can have your picture taken with Mary, Joseph and baby Jesus, as well as the three wise men. Your photo will be waiting for you as you depart. In the Shepherd's Field, the visitors can pet and feed the miniature donkeys, sheep and Naomi the Camel!

A Jingle Jangle Christmas Musical Revue | Sat., Dec. 16-2.30 p.m. | Tues., Dec. 19-7.30 p.m. | Thurs., Dec. 21 -7.30 p.m.

Enjoy classic holiday songs from some of your favorite Christmas musicals like "Have Yourself a Merry Little Christmas," "Snow" and, of course, "White Christmas." The cast will invite you to join in some beloved Christmas carols as well.

560 Grand Boulevard, Grand Boulevard Town Center, 2nd Floor, Miramar Beach. Purchase tickets: emeraldcoast-theatre.org.

A Victorian Christmas Tea | Sat., Dec. 16 | 1-3 p.m. | The Heritage Museum of Northwest Florida

Members \$20; Non-members \$25. 115 Westview Ave., Valparaiso.

LuLu's Annual Billy Claus and The LuLuBelles | Sat., Dec. 16 | 3 to 5 p.m.

Free photos with Billy Claus and the LuLuBelles as well as crafts and treats. Billy Claus is Santa's warm weather-loving brother who lives in the Caribbean, but comes this way every year to help Santa during the holiday season. The LuLuBelles are Billy's version of Santa's elves. The children's book written by LuLu's owner, Lucy Buffett, "Billy Claus and the Spirit of Christmas Island" is available in the gift shop or on-line. From 5 to 7 p.m., enjoy the movie, Dr. Seuss' The Grinch. Come back on Dec. 20 for the Christmas movie, The Polar Express at 6 p.m. with free crafts and treats. 850-710-5858.

Noon Year's Eve | Dec. 31 | 10 a.m. to 2 p.m. | LuLu's Restaurant

Noon Year's Eve is just for kids at LuLu's Destin. It's the 8th annual Noon Year's Eve celebration Tues., Dec. 31, 10

a.m. to 2 p.m. with non-stop, free kid-friendly fun. There will be arts and crafts, inflatables, face painting, live music and more. Kids can have their fun by counting down to Noon with kid-safe "fireworks" and a huge Beach Ball Drop. Visit LulusFunFoodMusic.com/destin or call (850) 710-5858.

Baytowne Countdown | Sun., Dec. 31 | The Village of Baytowne Wharf

Two breathtaking fireworks displays at 8 p.m. and midnight. Enjoy a family-friendly evening from 6-8 p.m. with face painting, kids' activities and LIVE music on the Baytowne LIVE stage. Dance the night away with LIVE music from DJ Q\$, 7 p.m. until 1 a.m. at the Events Plaza Stage! End the night with spectacular fireworks. *21 & over after 10 p.m. 20 & under must be accompanied by a legal guardian after 10 p.m.

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Community

Focus on the the Big Three for a Firm Financial Foundation

By RANDAL LOCKLIER,
PRESIDENT, GULF FINANCIAL

What a wild ride it has been for the economy and markets the last few years. Retirees have a lot of obstacles to confront in

the quest to build a solid financial plan. There are two wars, political uncertainty, rising interest rates, and inflation that just won't seem to go away. You may be wondering what steps to take

to make sure your retirement plan is in good shape heading into 2024. For most, a focus on the Big Three (Taxes, Income, and Risk) would be appropriate. Let's tackle these one at a time.

Don't drown your dreams in today's volatile market.



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means earnings) in client portfolios above 6 percent at a very low risk to principal. As we near or enter retirement our focus must shift from growth to asset preservation and income. When buying Fixed Income, utilize a ladder strategy and buy several different maturities at once.

Risk

Most economists and stock analysts perceive that there is significant risk in the current market. There are a few economic indicators that would suggest we are heading for recession and market correction sometime in 2024. The first indicator is what we term an inverted yield curve. That's when the 2 year treasury bond pays more than the 10 year treasury. That's the current situation. A recession has occurred 100% of the time this has happened in the past. It may not happen again but we are ready if it does. Another indicator is the Price/Earnings (PE) ratio of the market. PE ratio is a valuation measure. It is very high now and that's a signal that stocks are overvalued and ripe for a pullback. Our experience tells us most retirees are far too aggressively invested in mutual fund and etf portfolios. Reduce risk by hedging your bet with risk-free, principal protected, and buffered products in the Fixed Income markets. Consider reducing equity exposure and increasing your cash position as current money market rates are approaching 6%. Any large drawdowns are destructive and catastrophic to a retirement plan and must be avoided.

It's a great time for a second opinion. Analyze your current portfolio and take steps now to protect your future. Consider an Independent Fiduciary Advisory like Gulf Financial, required by law to always act in your best interest.

Happy Holidays from the Gulf Financial Family to yours! Be happy, safe and blessed!

Taxes

It's no secret that taxes are heading up across the board. Many increases have been legislated and more are on the way. Does it make sense to pay taxes now under low Trump Era rates or wait until they increase? For many it might be a great time for a Roth Conversion. This strategy involves converting IRA assets to a Roth IRA and paying the income taxes in the current period. If early in retirement, this can be a great way to get tax free income in the future. Additionally, tax efficiency can be achieved utilizing a mix of account types, trusts, tax deferral and tax-free investments like municipal bonds.

Income

The most common question we get when meeting for the first time with prospective clients is: How can I generate enough income with my retirement savings to maintain a certain lifestyle AND not run out of money? At Gulf Financial, income is job one. If we can create enough income the rest of the plan becomes simple. Fortunately there are a number of ways an independent Fiduciary advisory can create income. With interest rates at a 30 year high, it's a great time to buy Fixed Income instruments such as CD's, Pension Annuities, structured notes, dividend stocks, and high quality corporate bonds. We are seeking to create yield (that

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Which Medicare Enrollment Period is Right for You?



BY GREG DURETTE

Eventually, if you are lucky, you will find yourself needing to make the transition from traditional insurance to Medicare. Knowing when you qualify to first enroll and when to make changes later on can prove a bit confusing. But, it is critical to make sure you make the right moves at the right time. Missed opportunities, and sometimes even monetary penalties which could last a lifetime, might otherwise result.

So, let's get right after it, shall we?

There are four types of enrollment periods for Medicare. For the purposes of this article, I will use the term "Medicare" to apply to Advantage Plans, Supplement Plans and Stand-Alone Prescription Plans, unless otherwise noted. Those Enrollment Periods are:

- Initial Enrollment Period
- Special Election Period
- Annual Election Period
- Open Enrollment Period

The first Enrollment Period you will encounter is called the Initial Enrollment Period, or IEP for short. As the name indicates, this is when you are aging into eligibility for Medicare. The IEP is different for everyone as it starts three months before the month in which you turn age 65 and runs until three months after the month in which you turn age 65.

The IEP does expose you to a potential lifelong penalty if you fail to enroll in Part B

and a Prescription Plan. Those penalties would apply after you eventually did enroll late and accrue every month after your IEP ended. The penalties will stop accumulating after you get the proper coverage arrangement. Important note: These penalties will not apply to you if you have other Qualifying coverage through work or a spouse.

The second Enrollment Period you may encounter is a Special Election Period, or SEP for short. This Enrollment Period is for certain types of special events such as moving to a different coverage area or losing your employer or union coverage. The SEP timing is, again, unique to everyone as every situation is unique to the person. This Enrollment Period lasts for three months after the month in which the qualifying special event occurred.

The third Enrollment Period you will encounter is the Annual Election Period, or AEP. Every year, from October 15th through December 7th, you can switch plans, drop coverage or change companies for your Medicare coverage. You can also join a Medicare plan if you missed the window for the IEP or SEP described earlier.

It is important to note, any Medicare plan elections you make during the AEP will become effective on January 1st of the following year.

The fourth and final Enrollment Period you will encounter is the Open Enrollment Period, or OEP. Depending on the type of Medicare plan you have (or don't have), you may be allowed to make a one-time election to switch a plan (Advantage Plan) or purchase a plan (Supplement Plan and/or Stand-Alone Prescription Plan). The OEP runs from January 1st through March 31st every year.

Deciphering all this can be somewhat confusing. Using a broker with experience in such

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matters will be your best bet. If you have been using a broker that worked with you on your under-age-65 plan, that person would be your best first telephone call, provided they also work in the Medicare field as I do. Often times, folks will look to move that under age 65 policy to a broker that works with Medicare at least three to four years prior to becoming eligible for Medicare just to help make the transition as smooth as possible.

Know your Enrollment Periods or get someone that does and your transition will be as easy as Key Lime pie!

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 more than 40 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941

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Residential and Commercial



Community

Taking Stock of Changes in Insurance



By JULIE A. MARTIN

2023 has been a strange year for insurance in the state of Florida. We have seen some massive increases in premiums across the board. Home, Auto and Flood insurance premiums have risen above levels seen last in 2005. Between 2022 and 2023, nearly 20 carriers either went into receivership or left the Sunshine State entirely due to the high incidence of claims and litigation.

Now that it has been nearly a year since litigation passed, changing the way property damage attorneys are paid in the event of a disagreement, from carrier-paid to contingency paid, what does this mean for insureds whose claims were either denied or underpaid? Does the litigation help? Will there be relief?

These are all good questions. When an attorney takes a case on a contingency basis, it generally means that in return for their help in resolving a case, they will take a percentage of the case value. If you had a \$100,000 property damage claim that should have been covered, and the attorney recovered the entire \$100,000, whatever set percentage you agreed to at the outset of the lawsuit will belong to the law firm. Generally, the percentage is 33% or roughly 1/3 of the total claim payment.

Some of the rates are starting to decrease. Citizens Property Corp. Depopulation program has two types, voluntary and forced, in which it contracts other private market insurance companies to take on Citizens' policies at rates that are within 20% of the Citizens premium. Many of the premiums in those assumption notices are lower than Citizens premiums. Many. Not all, and not enough.

Flood insurance as well has seen historic highs in premiums this year in the wake of last year's shocking storm surge during Hurricane Ian, and it may be another year until flood premiums go down. Many of those affected by the worst of the storm surge waters either did not have any flood insurance, or they didn't have enough.

Many of those who did not have any flood insurance said they didn't think they needed to have flood insurance. Flood-



ing in their area caused genuine shock and awe, and ruined their homes. Many of them are still trying to recoup their losses, even after help from FEMA.

Florida is a flood zone, all of it. What we need to recognize moving forward is that the best thing we can do for ourselves and our wallets is to do everything we can to document what we have through taking photos of the inside and outside of our homes and emailing our receipts for big ticket items to ourselves to date and time stamp them. In addition, purchase flood insurance for your home, knowing you might never need it, or you might need it, but you can't get it once you need it.

Speak with a local independent Insurance agent about making sure you have the right kind of coverage, neither too high or too low, which may involve your agent performing a new Replacement Cost estimator for your home, with you on the phone, to make sure it's correct. The only person who knows what you have in your home is you. The property appraiser network for your county may or may not keep updated records, so that you, dear reader, are the best source of information about any changes you have made to your home, to up-

date your coverage accordingly.

There are three basic home incidents that are some of the most frequent causes of water damage claims in Florida:

1-Rubber supply/drain lines that either leaked or burst. Steel braided supply and drain lines are much more durable, and go a long way towards prevention of these types of leaks.

2-Air Conditioning leaks that happened because the AC lines have not been flushed and no anti-algae treatments were deposited into the AC line. Having your AC line flushed every three months and putting anti-algae tablets into the AC line, as well as changing out your air filter every couple of months will help to reduce the chances of loss.

3-Old hot water heaters that have rust and/or corrosion are much more likely to burst or even to explode. If a hot water tank has orange and or green corrosion on it and/or has a manufacture date older than 15 years, replacing the hot water tank with a properly fitted TPR or pressure release valve, is a less expensive option than dealing with a large-scale water claim.

Preventative maintenance is much less expensive and stressful than the kind of insurance atmosphere in which we find ourselves currently. Insurance is there in case something happens, yes, but there are two caveats to this. 1) Not everything is covered and 2) the claims process can take several months to complete.

In short, relief is coming slowly, but we need to do all we can to protect ourselves and our homes and vehicles now, before we have an issue.

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New Center of Excellence Provides Needed Automotive Industry Training

BY LORI LEATH SMITH

The doors have opened at a new Training Center for students pursuing careers in the automotive industry. The Center of Excellence, a state-of-the-art facility, is a milestone achievement made possible through the unique and valuable partnership of Step One Automotive Group and Northwest Florida State College (NWFS).

Located in Fort Walton Beach's Commerce and Technology Park, the Center of Excellence not only offers the best in innovative automotive training and services, but is also a hub for automotive education. From a dedicated used car reconditioning center, excelling in oil changes and brake work, the 39,722 sq. ft. center is fully equipped to cater to the diverse needs of the automotive world, including a heavy-duty commercial truck bay, advanced window tinting facilities and a specialized spray-in bed liner bay.

The comprehensive Center includes a fully renovated 30,000-sq.-ft main building, equipped with 17 lifts capable of servicing vehicles up to class 2,500, a 7,000-sq.-ft. detail shop and a 2,200-sq.-ft. paint and dent repair center, built from the ground up. It's also equipped with the latest eco-friendly technology for fluid and tire disposal and features the most advanced equipment and safety standards available.

In addition to automotive services, at the heart of the initiative is the launch of the Automotive Technology Apprenticeship Program, a groundbreaking collaboration between Step One and NWFS. This unique program offers students invaluable on-the-job training (OJT)—a real



free tuition, complimentary books and essential tools of the trade. On successful completion of the apprenticeship, graduates will be awarded a certified portable credential, gaining recognition and acceptance from industries and employers nationwide.

At the recent grand opening and ribbon-cutting ceremony at the new center, Maureen Bierman, Step One Automotive Group Marketing Director said the idea emerged a year ago when Dr. Devin Stephenson, the president of Northwest Florida State College, reached out to her. "I have an idea and Step One Automotive Group is the only organization that can

help us make that a reality," he said.

"When we met, he shared with me his desire to stand up an automotive technology training program at the college and was looking for a partner where the students could do hands-on apprentice training in a real shop with master certified technicians," said Maureen.

A year later, after extensive renovations to an old factory and with the help of a \$2.8 million grant from the governor's job growth fund, the Center of Excellence is in operation. "When Dr. Stephenson approached us over a year ago, we

Continued on next page

shop environment with master certified technicians which aligns education and industry practices seamlessly. Enrolled students stand to benefit from a comprehensive 720 clock, hour-

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Community

'Twas a Few Weeks Before Christmas... in the Real Estate Market



BY GAIL PELTO
(yet another twist on 'Twas the Night Before Christmas by Clement Clarke Moore)

'Twas a few weeks before Christmas along the Emerald Coast,
There are Buyers and Sellers busy making toasts.
Offers made, negotiated by all,
Everyone happy, and no closing was stalled!
Even with this crazy year with higher interest rates,
Buyers should still buy and refinance it at a later date!
Sellers, too, prices are still strong and Buyers exist!
If you want to sell, NOW is the time you should list!

Now Inspector! Now Appraiser!
Now Lender! Title Agent too!
On Broker! On Realtor!
We'll all be working hard for YOU!

If it's your time to invest, buy or sell,
Speak with a good realtor, someone who'll treat you really well!
If you're really contemplating a purchase or sale,
Remember you can call me, just ask for Gail!

And for reading my column, thank you ALL for a great year!
Hope I've helped in some way, dispell some of your fears.
Home buying and selling has a lot of pieces and parts,
Reading Destin Life info is definitely a good start!

And now 2024 is nearly in sight!
Merry Christmas & Happy Holidays to all!
And to all a good night!



CENTER OF EXCELLENCE

continued from previous page

knew we had the opportunity to turn his vision into reality," said Maureen. "Today, we stand together, proud to be a part of a program that will shape the next generation of automotive professionals."

"By partnering with industry leaders and introducing the Automotive Technology Apprenticeship Program, we provide students with a unique opportunity to gain practical skills and knowledge while working alongside experienced professionals," remarked Dr. Stephenson. "At NWFSC, our goal is to produce graduates who are job-ready and equipped to drive innovation and shape the future of the automotive industry."

"We are deeply committed to empowering the next generation of automotive professionals. The opening of the Step One Automotive Group Center of Excellence is not just a milestone for us, but a testament to our vision of shaping a future where passion meets technology," said Juan Carlos Correa, Chairman of the Board, Step One Auto-

motive Group. "Together with NWFSC, we are ensuring that students have unparalleled access to hands-on experience and the best of automotive education. It's about driving dreams into reality and propelling the industry forward."

Excited about what the program offers to Okaloosa County was Okaloosa County Commissioner Trey Goodwin. "Okaloosa County has an excellent work ethic; just what we want to foster in the automotive industry without accruing extra debt. Skilled technical training is a big deal and there are a lot of holes, currently. We're excited to see we have leadership to fill those holes and help more households in Okaloosa County—those eager to pursue their careers," he said. "It's a perfect example of how a local business and a local institution can come together to achieve these goals."

To find out more about the NWFSC Automotive Technology Apprenticeship Program, visit <https://www.nwfsc.edu/academics/non-degree-programs/registered-apprenticeships/> or call 850-533-1521.



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Insights for Investors: Fear or Optimism for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

It has been noted that most people, when they hear or read things that speak to fear, respond with seeing that (about 70% of people) as credible. They believe it, or are motivated by it, or act because of it. Optimism by contrast tends to stir skepticism. Today's investors and savers are faced with both messages on almost a daily basis.

Inflation has had its steepest decline in over 70 years, yet most consumers don't see it that way and are fearful for the economy. That is either because of what they experience at the grocery store or the gas pump. And for sure those on the lower end of the income spectrum feel it mostly because they spend most of their money on living vs. saving or investing or buying luxuries. Gas prices, when adjusted for inflation, are lower than they were 45 years ago. When adjusted for inflation, a gallon of gas in 1978 was \$4.37 in today's dollars. As of October of this year, it was \$3.91 (down from \$4.11 in September). And cars are more fuel efficient today. In other words, it takes fewer gallons today to go 100 miles than it did 45 years ago. The fear is that this necessity is more expensive than ever. The optimism is that it means consumers have more dollars to spend on other things. Consumer spending tends to support that.

Groceries are of significance. Groceries, like most other things, went up over 10% in 2022. So far in 2023, they are up 3.7% year over year. The inflation rate (The Labor Department's number) came in at 3.2% for all inflation when that was reported in mid-November. That is down from over 9% late summer of 2022. Groceries over time have

been closer to the overall inflation rate of 3.2%. Many grocery store chains passed their costs on to consumers, and one concern is that they are paying lower wholesale prices now, yet they are not passing those onto the consumer. Their earnings tend to suggest that.

Have you ever heard of FOMO? That is "fear of missing out." That drives buying and investing behavior, because people see it as credible. The problem is that asset prices (think the so called magnificent seven stocks or housing prices over the last few years) accelerate well beyond their long-term valuations in a very short period. Some also call that a form of momentum investing. These assets appreciate with added risk. But, the fear of missing out is beyond the fear of these assets perhaps being overpriced.

Many investors think that U.S. companies, beyond those seven (Tesla, Amazon, Nvidia, Apple, Microsoft, Alphabet, and Meta), are performing rather poorly. The rest of the stock market – the other approximate 3,500 stocks – have been relatively flat. Earnings growth for the S&P 500 is now positive at approximately 3.2 year over year.

Raymond James Chief Investment Officer Larry Adams (CIO) note: "With 80% of the S&P market cap having reported, the 3Q 23 earnings season was generally solid. The earnings recession officially ended as the S&P 500 posted its first quarter of YoY EPS growth in four quarters, and the percentage and magnitude of beats were both above the 10-year averages. The strongest performers were the mega cap names, which saw earnings growth of >40% YoY during the quarter."

We take note that historically stock prices tend to follow earnings. That is optimism, however, not fear.

The optimist sees huge growth in productivity, economic and wealth growth. The pessimist sees job losses, even though past technological innovations have resulted in job gains and standard of living gains. The potential impact across all sectors of the market and the in-



dustries they represent could be substantial.

Current rates on cash like alternatives like CDs is over 5%. Many investors and savers have taken advantage of this and are shying away from equities or even bonds. The common theme is that this is the most practical approach. Historically, when investing for the long term, if investors wait to see if stocks and bonds do better, they might be missing out on the potential growth when the market rebounds.

The national debt is over 33 trillion dollars. The fear is that the U.S. debt is not sustainable and there is nothing that will be done, and the standard of living and economic progress are going down along with the U.S. dollar. The optimism is that the U.S. historically has figured things out. One example of that is the dollar has appreciated year to date. The big three are Social Security, Medicare and Medicaid. The optimist says that the USA, for over 70 years, continues to lead the world economically. Its population and consumption are growing and that its open society make it a bastion for innovation and invention. Sustained economic growth (compare post WW2) can lead an economy to significantly reduce its debt to GDP over time.

Gross Domestic Product (GDP) grew at 4.9% in the most recent quarter with historical averages of over 2% (Statista notes GDP averaged 2.1% from 1990 to 2022). We believe that productivity is growing, consumer spending has been resilient, that unsustainable growth of entitlement programs will be addressed, that inflation will con-

tinue to wane and that short-term rates will begin their decline soon. That is optimism. We tend to think it has credibility, but also acknowledge our thinking is in the minority.

The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete.

The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investor results will vary.

Maurice Stouse is a Financial Advisor and the branch manager of

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Lifestyle

Gift Wrapping and Decorating And After *Christmas* Tips



By **KIM SCHNEIDER**,
COASTAL DESIGN BY KIM

Now that you've selected the perfect gift for your family and friends, you've got to wrap them.

Sure, you can use gift bags, but most people enjoy tearing into the wrapping paper. With that being said, you'll likely want your gifts to look professionally wrapped under the tree.

Some people are skilled at wrapping the perfect gift while others are not. If you're in the latter category, grab your favorite wrapping paper, tissue paper,

scissors, ribbon, double-sided tape and gift boxes (makes wrapping so much easier), clear the kitchen table and let's enhance your gift-wrapping skills.

- Fold sheets of tissue paper in half lengthwise and allow the edges to overlap the box. Neatly fold or lay your gift inside the box and affix the lid.

- Roll out your wrapping pa-



reading it and you'll appreciate the step-by-step pictorial included in this article.

The gifts have been opened, Christmas is over and it's time to put your decorations away. Once this is done, you'll look around and feel like your home is empty. Think of it as a clean slate and create a fresh new look for the remaining winter months.

No, you don't have to go shopping; you can use items you already have. Below are a few ways you can revive some items you may already own.

Large Vase or Pitcher – Gather a few twigs or small branches from the yard. Without leaves gives it a rustic winter feel or select them with greenery for instant warmth. Stagger the branches appropriately in your vessel.



per, but don't cut it yet. Place the box in the center of the paper, leaving enough paper at the ends and ensuring that there's enough to cover the box. Now you're ready to cut the paper.

- Center the box on the cut paper and bring one side of the paper halfway across the top of the box. Tape the paper to the box so it doesn't move.

- Before folding over the other piece of wrapping paper on the box, use your fingertips to create a straight, tight crease. Now you're ready to bring this side up and over the box. Allow it to overlap the first taped piece of paper and affix it with tape. Using double-sided tape creates cleaner look.

- Now for the ends of the package: Starting on one end, fold the top flap onto the side of the box, creating two wings at the side. Flatten those in against the box, then fold the triangle of paper up against the box and fasten with tape. Stand the box up and repeat this step on the open end.

Yay, you just wrapped a gift like a pro did it!

I promise, it's not as daunting as it sounds. If you're like me, visualizing it is easier than

Soap Bowl – if you have a large soap bowl, add a few pillar candles in different sizes. Fill the gaps with greenery, berries or even some of those embellished crystals and pearls you used on your Christmas tree. You've got instant glam grounded with your rustic soap dish.

Cake Pedestal – Grab your favorite faux plant or potted herbs, surround it with votive and pillar candles on the cake plate. Who doesn't love a warm glow on these dark-to-early nights?

Decorative Bowl or Candy Dish – Add your favorite collection of seashells, matchbooks or wine corks. Viola, an instant conversation piece.

Use what inspires and feels good to YOU. I love adding bursts of color with fresh flowers. Spring will be here before you know it, then we can open the curtains and let the sunshine in! Wishing you and yours a Happy and Healthy 2024!

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• 4 to 7-night Christmas cruises on Disney, plus at least 30 more Christmas cruises that I just can't mention now from family to luxury.

In our office, we say things are just better on the water, even Christmas, because we have

done it and nowhere is it more true than aboard a cruise ship. Imagine pulling into a port you have only dreamed about. I feel that way even if it's a port I have repeatedly been to. The truth is, still only a fraction of Americans cruise. Prior to Covid, only 3%

of Americans cruised. Yet 41% of Americans went to Vegas in 2018. I guess people just don't realize ships can take you places that would be nearly impossible to see any other way and for less

Continued on page 27

By JODELL HAVERFIELD, CEO AND LUXURY TRAVEL ADVISOR AT HAVE TRAVEL MEMORIES

spirit of Christmas.

It's not too late to book a Christmas cruise! Here's just a few suggestions:

I can't believe the Christmas season is already here again! I mean I know time seems to fly by the older I get but I don't think I aged that much this year! I have traveled quite a bit and experienced different time zones so maybe that explains it. I haven't been home since early September, and I won't be until mid-December. I will barely have time to hang a wreath on my front door and putting up my tree is just too much work for two weeks so forget that!

• 10-night Christmas cruise on Holland America RT from Ft. Lauderdale Departing Dec. 17, 2023. Great itinerary includes Half Moon Cay, Grand Turk, Amber Cove, (Dominican Republic), Aruba, Bonaire and Curacao.

• 10-night on Princess also RT Ft. Lauderdale departing Dec. 17, 2023, Princess Cays (Bahamas), St. Thomas, St. Maarten, St. Kitts, Antigua, Tortola.

• 10-night Christmas cruise to the Panama Canal on Princess Dec. 20th RT Ft. Lauderdale.

I know I sound a little bah-humbug but I'm really not. This last month we have been blessed to spend time with 16 of our grandchildren who live far away from us. We have seen their Christmas trees and decorations and that will be more than enough to put me in the

• 5-night Caribbean Christmas on Carnival from Tampa Dec. 21st.

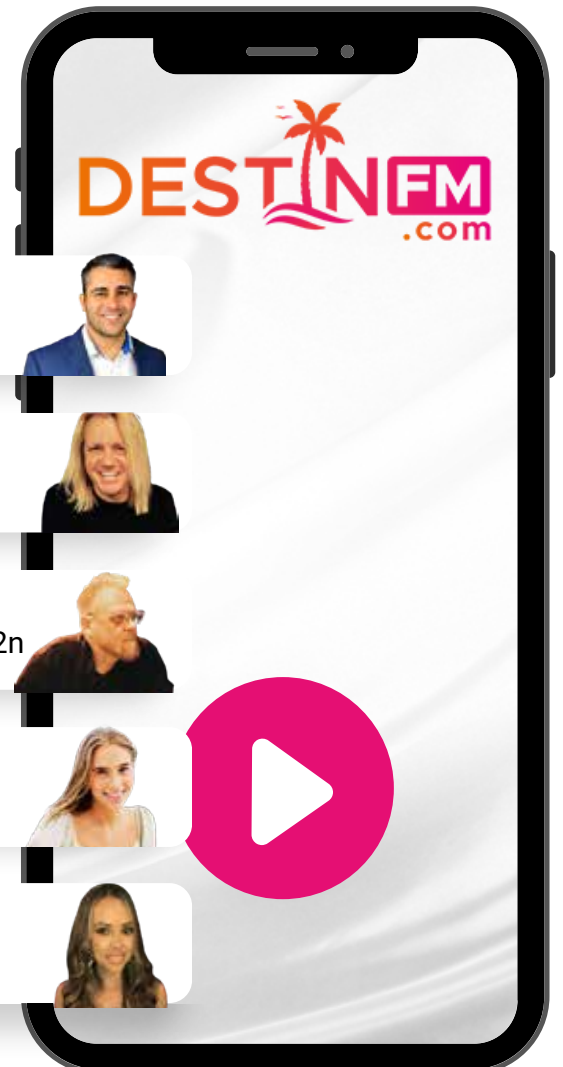
• 15-night Christmas cruise on NCL Dec. 21st RT from Miami to 11 ports.

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Sports

Golf Series: Indian Bayou Golf & Country Club, A Historic Treasure

By BARBARA PALMGREN

Before there was Regatta Bay, before there was Kelly Plantation, before there was Emerald Bay, there was iconic Indian Bayou.

As one of four Destin courses in Okaloosa County, Indian Bayou Golf & Country Club is recognized as the first course to invite tourists to play golf as well as enjoy the pristine waters and sugar sand beaches of Destin.

The beautiful Indian Bayou Golf & Country Club course, located in the heart of Destin, is an 18-hole semi-private challenge suited for all skill levels. This 72 Par challenge is visited by tourists and enjoyed by over 150 members as their home course. Members include faithful snowbirds who appreciate the comradery that membership brings. Several golf tourna-

ments are also offered throughout the year for special groups and charities.

Indian Bayou was built in 1978 by local families. They recognized the need for a golf course in the upscale community of Indian Bayou. In 1992 another nine holes were added to the original 18 holes. Each nine holes is named for an historic Indian nation: Seminole, Choctaw and Creek. In 2018, however, the nine holes of Creek were closed and sold for other development.

Golf manager and Director of Golf, Jim Carpenter, has served Indian Bayou Golf Club since 1984. Like the course itself, Jim follows the present golf course Indian heritage lineage. Graduating from Choctawhatchee High School (Choctaw) and attending Florida State

University (Seminole) Jim is definitely "Mr. Indian Bayou." Jim's pride in the course is evident as he shares credit for the course success with a talented golf course superintendent and devoted staff. Jim talked about the well-conditioned course and the signature putting greens that are among the reasons visitors return to play golf along the Destin corridor.

Morning rates with carts included are \$159 with the lowest afternoon rates of \$105. With 7,038 yards of challenging holes, Jim chooses hole number 15 as his favorite. It is a short dog leg left. For those who know how to make a golf drive obey, they can draw the ball slightly left in order to place a second shot on the green. The striking landscape throughout 18 golf holes contains water, sand traps and bunkers ready for errant golf shots that miss the perfectly manicured fairways.

Prior to a round, golfers can practice at the driving range or



practice putting green. There are also golf items for purchase from the well-stocked pro shop. Shoes, shirts, golf clubs and hats, no problem! Golf memorabilia for home or for gifts is available as well. Lunch is served seven days a week beginning from 11 a.m. to 3 p.m. and a lounge in-

vites golfers to relax and enjoy a variety of drinks. Indian Bayou provides all amenities to go with a daily round of golf.

So, as the sun sets on the Florida Panhandle and golfers head home after a round of golf, you can almost hear the approval of those who once shared this special space:

*On this Indian Bayou
Once lived tribes who knew it well.
Apalachee and Miccosukee,
Seminole, Creek and Choctaw, too.*

*A way of life with food and water
River trade routes to connect.
For years we lived together,
For years we worked and shared.*

*Today, golfers tee up golf shots,
See green fairways, waters blue,
View wildlife, spans of marshland,
Know what our forefather always
knew.*

*That this paradise is precious and
eternal,
A place for all who stay and play,
A place to honor for the future,
Indian Bayou on Choctawhatchee
Bay.*



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We are proud to announce Ecco Motors HarborSide!

As the pioneer of the golf cart and LSV business in the area, Ecco Motors is excited for this additional location to better serve our West Destin and Fort Walton Beach clients and friends.

Come explore our new location on Mountain Drive in Destin and be one of the first to experience the new Gorilla Ride!

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2023 Football Guide

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



BY SCOTT MILLER

What do we do now during this down time fellow college football fans? The regular season is over, the conference champions have been crowned and the Bowl Games are a few weeks away.

We watch Pro football, of course! The networks certainly know how to keep us happy with Thursday Night Football, Saturday pro games and the usual dose of Sunday afternoon games, Sunday Night Football and the icing on the cake—Mon-

Best Places to Watch Your Favorite Teams

day Night Football. We still have plenty of action this month to keep us happy, in between Christmas shopping, holiday parties and spending quality time with our families. And the College Bowl games, playoff games and National Championship games are still yet to come!

Wondering where to watch? There are a lot of great places to enjoy right here in our own backyard – places full of big screen TVs and diehard fans where we can gather to cheer on our favorite teams and enjoy some really great food and drinks, too. Home field advantage goes a long way, especially here in Destin. So, here's a few of my favorite "home field headquarters" to enjoy this holiday season!

AJ's Seafood & Oyster Bar

Since 1984, AJ's Seafood and Oyster Bar has been serving cold Gulf Coast oysters and cool libations. What began as a popular local hang out known for fresh oysters and cold beer has grown into one of the most iconic "hot spots" on the Destin Harbor. From its humble beginning shucking oysters off the deck behind a small trailer on the Destin Harbor, it has grown to four locations along our Emerald Coast, serving fresh seafood, live music and exciting water activities in the Destin area. Attention all die hard football fans, AJ's boasts the one and only Jumbotron on the Destin Harbor. AJ's serves up delicious daily specials, mouth-watering drinks plus entertaining live music all month. Don't miss any of the action just come on down to AJ's Seafood and Oyster

Bar all season long... Come join for an amazing view of the Harbor, lots of food, drinks, friends and fun and a football-watching, Jumbotron experience like no other!

(850) 837-1913
116 Harbor Blvd.
ajstestin.com

Austons on 98

Offering an amazing raw oyster bar and the best happy hour in town, Austons is the place to be and 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. With big screen TVs all around and football season upon us, there's no bad seat in the house. So, come by and watch the games

all season long. Happy Hour Specials from Monday-Friday, 2-5 p.m., \$2 off all bar drinks and Monday-Friday from 3 p.m. - 5 p.m. \$3 off a dozen raw oysters. Bucket Specials All day every day. Auston's on 98 is open daily from 11 a.m. to 9 p.m. and features its own "Real Deal Nashville Hot Sauce." View full menu at austonson98.com.

(850) 842-3200
125 Poinciana Blvd.,
Miramar Beach
Austons98.com

Boathouse Oyster Bar

Oysters, live music and a local vibe, the Boathouse is where the locals go with live music every night. Located in the heart of Destin on the Destin Harbor, the Boathouse specializes in

Continued on next page

AJ's FOOTBALL IS BACK!

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AJ's Seafood & Oyster Bar

AJ's On the Bayou

AJ's Oyster Shanty

AJ's Grayton Beach

BEST PLACES

continued from previous page

making oysters a delicacy. Boat-house'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 each month, The Boat-house hosts locals on the Destin Harbor from 5-7 p.m. Listen

and move with live entertainment daily. See ad for bands and times. Music schedule subject to change. Follow on Facebook for updates.

(850) 837-3645
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Tailfins Waterfront Grill

Hey football fans, Tailfins Waterfront Grill is calling you...

That's right y'all Destin's favorite season is here and there's not a better place in Destin to come and watch your team play.

Looking for a locals' favorite breakfast? Start your day off right with Tailfins breakfast from 8-11 a.m., seven days a week. Enjoy a classic breakfast with bacon and eggs, a seafood or Cajun omelet and even a kid's smiley pancake. Be sure



to order up a round of mimosas and bloody marys. Watch Tailfins' sushi chef create right in front of your eyes. Enjoy some of your favorite food and drinks, including sushi rolls and sake bombs, scrumptious early bird dinner specials Monday to Friday, 4-6 p.m. Happy hour from 4-6 p.m. Monday through Friday, featuring \$20 domestic bottle buckets, \$5 house wines and well drinks and \$5 Long Island iced teas. Live music on the docks. Tailfins is a go-to destination for sports watching featuring more than 70 big screen TVs. Be sure to check out the new Video Wall upstairs, possibly the largest indoor TV on the harbor.

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week aboard "Always Workin'," Tailfins' 45-foot-long cruiser, and "Talk of Town" Tikis, Tailfins' newest, one-of-a-kind tiki boat. Both feature on-board restrooms and certified captains. Talk of the Town tikis are the only Coast Guard certified Tiki boats in the United States! Enjoy the Destin Harbor and Crab Island like never before. Choose between the three-hour tour, sunset cruise or Thursday night's spectacular fireworks cruise. Book online: tailfinsislandadventure.com.

(850) 842-3333
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172 Harbor Blvd.
tailfinsdestin.com

Tequila's Sports Bar & Grill

Did someone say Margaritas? Tequila's Sports Bar and Grill is a local favorite, with world class, jumbo-sized margaritas, Mexican food favorites 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. Football season is here, so don't miss a game all season long. Celebrate Taco Tuesdays with 2-for-1 margaritas. Lunch specials are offered Monday-Friday for \$8.99. "Our love lies in the food we make and the connections we create with our customers every day," says Oni, Tequila's owner. "Our goal is to have the widest selection of tequila brands in town. You're sure to find your favorites here." Open seven days a week for lunch and dinner or call ahead to place your take out and to-go orders.

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8pm: Airavata
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Pro Football Schedule

<p>Week 14 Thursday, December 7 New England Patriots at Pittsburgh Steelers, 7:15 p.m., Prime Video Sunday, December 10 Tampa Bay Buccaneers at Atlanta Falcons, Noon, CBS Los Angeles Rams at Baltimore Ravens, Noon, Fox Detroit Lions at Chicago Bears, Noon, Fox Indianapolis Colts at Cincinnati Bengals, Noon, CBS Jacksonville Jaguars at Cleveland Browns, Noon, CBS Carolina Panthers at New Orleans Saints, Noon, Fox Houston Texans at New York Jets, Noon, CBS Minnesota Vikings at Las Vegas Raiders, 3:05 p.m., Fox Seattle Seahawks at San Francisco 49ers, 3:05 p.m., Fox Buffalo Bills at Kansas City Chiefs, 3:25 p.m., CBS Denver Broncos at Los Angeles Chargers, 3:25 p.m., CBS Philadelphia Eagles at Dallas Cowboys, 7:20 p.m., NBC Monday, December 11 Tennessee Titans at Miami Dolphins, 7:15 p.m., ESPN Green Bay Packers at New York Giants, 7:15 p.m., ABC Bye week: Arizona Cardinals, Washington Commanders</p> <p>Week 15 Thursday, December 14 Los Angeles Chargers at Las Vegas Raiders, 7:15 p.m., Prime Video Sunday, December 17 Tampa Bay Buccaneers at Green Bay Packers, Noon, Fox New York Jets at Miami Dolphins, Noon, CBS New York Giants at New Orleans Saints, Noon, Fox Houston Texans at Tennessee Titans, Noon, CBS San Francisco 49ers at Arizona Cardinals, 3:05 p.m., CBS Washington Commanders at Los Angeles Rams, 3:05 p.m., CBS Dallas Cowboys at Buffalo Bills, 3:25 p.m., Fox Philadelphia Eagles at Seattle Seahawks, 3:25 p.m., Fox Baltimore Ravens at Jacksonville Jaguars, 7:20 p.m., NBC Monday, December 18 Kansas City Chiefs at New England Patriots, 7:15 p.m., ESPN Games not yet scheduled (Either 12/16 or 12/17) Atlanta Falcons at Carolina Panthers, TBD Minnesota Vikings at Cincinnati Bengals, TBD Chicago Bears at Cleveland Browns, TBD Denver Broncos at Detroit Lions, TBD Pittsburgh Steelers at Indianapolis Colts, TBD</p> <p>Week 16 Thursday, December 21 New Orleans Saints at Los Angeles Rams, 7:15 p.m., Prime Video</p>	<p>Saturday, December 23 Cincinnati Bengals at Pittsburgh Steelers, 3:30 p.m., NBC Buffalo Bills at Los Angeles Chargers, 8 p.m., Peacock Sunday, December 24 Indianapolis Colts at Atlanta Falcons, Noon, Fox Green Bay Packers at Carolina Panthers, Noon, Fox Cleveland Browns at Houston Texans, Noon, CBS Detroit Lions at Minnesota Vikings, Noon, Fox Washington Commanders at New York Jets, Noon, CBS Seattle Seahawks at Tennessee Titans, Noon, CBS Jacksonville Jaguars at Tampa Bay Buccaneers, 3:05 p.m., CBS Arizona Cardinals at Chicago Bears, 3:25 p.m., Fox Dallas Cowboys at Miami Dolphins, 3:25 p.m., Fox New England Patriots at Denver Broncos, 7:15 p.m., NFL Network Monday, December 25 Las Vegas Raiders at Kansas City Chiefs, Noon, CBS/Nickelodeon New York Giants at Philadelphia Eagles, 3:30 p.m., Fox Baltimore Ravens at San Francisco 49ers, 7:15 p.m., ABC</p> <p>Week 17 Thursday, December 28 New York Jets at Cleveland Browns, 7:15 p.m., Prime Video Saturday, December 30 Detroit Lions at Dallas Cowboys, 7:15 p.m., ESPN/ABC Sunday, December 31 Miami Dolphins at Baltimore Ravens, Noon, CBS New England Patriots at Buffalo Bills, Noon, CBS Atlanta Falcons at Chicago Bears, Noon, CBS Tennessee Titans at Houston Texans, Noon, Fox Las Vegas Raiders at Indianapolis Colts, Noon, CBS Carolina Panthers at Jacksonville Jaguars, Noon, CBS Los Angeles Rams at New York Giants, Noon, Fox Arizona Cardinals at Philadelphia Eagles, Noon, Fox New Orleans Saints at Tampa Bay Buccaneers, Noon, Fox San Francisco 49ers at Washington Commanders, Noon, Fox Pittsburgh Steelers at Seattle Seahawks, 3:05 p.m., Fox Los Angeles Chargers at Denver Broncos, 3:25 p.m., CBS Cincinnati Bengals at Kansas City Chiefs, 3:25 p.m., CBS Green Bay Packers at Minnesota Vikings, 7:20 p.m., NBC</p> <p>Week 18 Sunday, January 7 (two games on Saturday, January 6) Seattle Seahawks at Arizona Cardinals, TBD</p>	<p>Pittsburgh Steelers at Baltimore Ravens, TBD Tampa Bay Buccaneers at Carolina Panthers, TBD Cleveland Browns at Cincinnati Bengals, TBD Minnesota Vikings at Detroit Lions, TBD Chicago Bears at Green Bay Packers, TBD</p> <p>Houston Texans at Indianapolis Colts, TBD Kanas City Chiefs at Los Angeles Chargers, TBD Denver Broncos at Las Vegas Raiders, TBD Buffalo Bills at Miami Dolphins, TBD New York Jets at New England Patriots, TBD</p> <p>Atlanta Falcons at New Orleans Saints, TBD Philadelphia Eagles at New York Giants, TBD Los Angeles Rams at San Francisco 49ers, TBD Jacksonville Jaguars at Tennessee Titans, TBD Dallas Cowboys at Washington Commanders, TBD</p>
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Discover the Wild Side of Destin at Gator Beach: A Family Adventure with a Bite!

What is Gator Beach?

Nestled in the heart of Northwest Florida, Gator Beach stands out as the region's one and only alligator park. This unique attraction offers more than just a glimpse into the world of these fascinating reptiles. It's an immersive experience where visitors can come face-to-face with over 100 alligators, ranging from a baby alligator to juveniles and young adult alligators. What's more exciting?

Free Admission

Walking into this world of wonder won't cost you a dime! Yes, you read that right - admission to Gator Beach is absolutely free, making it a rare gem in the world of family fun. As we say at Gator Beach, It "Won't Cost You An Arm And A Leg."

Things To Do at Gator Beach

At Gator Beach, every day is an adventure. Here's a sneak peek at what you can sink your teeth into:

• **Daily Gator Shows:** These aren't your average wild-life demonstrations. Expect a splash of humor with a dash of daring as you watch free interactive gator shows. Shows include our Keeper's Talk, Educational Show, and Fact or Fiction Game Show. It's where education meets entertainment - or as we like to call it, "edutainment"!

• **Feed a Gator:** Ever fancied feeding a gator? Here, you can! Grab a snack (for the gators, not you!) and feed these intriguing creatures in our main pond. It's a once-in-a-lifetime chance to interact with them up close - but don't worry, it's perfectly safe! (Cost: \$5 - discounts available)

• **Gator Holding Photo-Op:** Smile for the camera while holding a real alligator! It's the ultimate souvenir from your visit to Gator Beach. (Cost: \$15 - discounts available)

• **Alligator Discovery Zone:** Apart from alligators, explore various displays featuring other reptiles. It's a herpetologist's dream come true! Includes some extremely rare alligators.

Family Experience at Gator Beach

Gator Beach is more than just an attraction; it's an unforgettable family experience, a place where adventure meets education in a setting brimming with excitement and wonder. Here's why families keep coming back:

• **Free Admission:** First things first, stepping into Gator Beach doesn't cost a penny.



It's one of those rare family adventures where the fun begins without dipping into your wallet. This free entry makes Gator Beach an irresistible destination for families looking to enjoy quality time without worrying about the cost.

• **Free Gator Shows:** At Noon, 2 p.m., 4 p.m., and 6 p.m. daily, the park comes alive with free gator shows. These shows aren't just about seeing alligators up close; they're interactive, educational, and, most importantly, a whole lot of fun. Watch as trained handlers showcase the fascinating aspects of these majestic creatures, revealing their habits and lifestyles in a way that's engaging for all ages.

• **Discovery Tours:** The Gator Beach Discovery Tour is a highlight, offering a 45-minute guided adventure for groups of up to 10 people. Tickets starting at \$14.99, this tour isn't just about having fun; it's an immersive educational journey. Families can dive deep into the world of alligators, gaining insights into their habitat, behavior, and the ecological importance of these remarkable reptiles.

• **Gator Experience VIP:** Seeking a more personalized experience? Want to help our professionally trained Gator Handler open the park for the day? Then the Gator Experience VIP tour is perfect. This exclusive 2-hour private tour allows families to interact closely with alligator, feeding them and learning about their world in an intimate setting. Tickets start at \$75, it's an unparalleled educational experience that brings you face-to-face with these incredible animals.

• **Pearl Memorial:** A visit to Gator Beach is also a chance to remember Pearl, the park's

famous albino alligator, who called Gator Beach home for over a decade.

At Gator Beach, every visit is a blend of thrills, learning, and memorable moments, making it a cherished destination for families. Whether it's the excitement of the Gator Shows, Feeding the Gators, the Gator Tours, or the awesome Free Admission, there's something for everyone in the family to enjoy and remember.

Visiting Gator Beach

Gator Beach is more than just an attraction - it's an educational hub. Gator Beach was designed to be both fun and informative, ensuring that every member of the family, from the little ones to the adults, learns something new about these amazing creatures. The well-trained handlers are not just experts at managing these reptiles but are also fountains of knowledge, ready to answer any and all gator-related queries you might have.

Whether it's your first visit or your tenth, Gator Beach promises a unique experience each time. It's a place where laughter and learning go hand in hand, and where every visit leaves you with new knowledge and great memories.

So, pack your sense of adventure (and maybe a camera!) and get ready for an afternoon at Gator Beach - where the wild side of Destin awaits!

So, stop by and see the world's greatest alligator park today!

Visit Us in Destin
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Destin, FL 32541
www.GatorBeach.com
www.Fudpucker.com

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Café Destin



Looking for dining the entire family can enjoy? Looking for a place to work with free WiFi while enjoying your cup of coffee? For breakfast and lunch, Café Destin offers an expanded menu serving breakfast staples such as pancakes, waffles with Nutella, omelets, eggs benedict, biscuits and gravy and more. For a lighter take, it also has 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 are diverse fresh fruit smoothies and a variety of tantalizing teas. Check out the special kids menu, too. Indoor and outdoor seating on the large covered patio are both available. Book after-hours for private events or special occasions. Open for breakfast and lunch every day, 7 a.m.-2 p.m.

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quality olive oils and aged vinegars, spices, pastas, sauces, jams, and other gourmet specialties. Accessories include an array of cutting boards, utensils, bowls, towels, aprons, pillows and more. These along with the best olive oil are great for gift-giving, too! Gift cards and shipping available, too—all online.

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Fudpucker's Beachside Bar & Grill



Fudpucker's Beachside Bar & Grill in Destin has been locally owned and operated since inception in 1982. Fudpucker's restaurant stands out by being dedicated to its owners' three favorite "F" words: Food, Fun and Family. And, you can be assured that there's plenty of each when you visit Fudpucker's restaurant in Destin. Fudpucker's is not just a restaurant, it's not just a bar, and it's certainly not just a "tourist" place – it's a one-of-a-kind entertainment experience, and one that can be enjoyed by kids and families of all ages.

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

Lady Ray's Culinary Delights



Lady Ray's Culinary Delights has expanded with the opening of its new Pastry Bar and the launch of a new culinary brand, "Brother Tim's Sweet Heat Collection." Known for its sweet and savory dishes and spectacular custom cakes, Lady Ray's sets its sights on the seasonal, late afternoon/post dinner crowd. The Pastry Bar offers a mouth-watering combination

of contemporary flights of fancy and time-honored classics. Favorites include Lady Ray's signature Chocolate Buttercream Croissant, Mocha Latte Bombes, Key Lime bites, fresh baked Dunker Cookies and of course, plenty of coffee and bubbly. The Pastry Bar is open for Coffee, Pastries and Libations Thursday-Saturday 2-8 p.m. and offers brunch on Sunday from 11 a.m. - 3 p.m. A different flavor of French Toast is highlighted each week! Lady Ray's Culinary Delights is offering a holiday menu for Thanksgiving. View at <https://lady-rays-culinary-delights.myshopify.com/pages/holiday-menu>. Preorder by 11/19 and pick up by 11/22 from 8 a.m. to 5 p.m.

833 Harbor Blvd Unit 19,
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Melting Pot Destin

You've got to experience it to believe it! Melting Pot has just introduced a new over-the-top Ultimate 5-Course experience – just in time for holiday cel-



ebrations – that will dazzle all five senses! It features a lavish celebration, from Chef-Crafted Cheese Fondue with NEW! Double Dippers to Premium Entrées to the grand finale with a Chocolate Explosion Fondue that arrives with fire and sparkles. Available every day—advanced reservations required. To reserve a table, visit <https://www.meltingpot.com/ultimate-five-course-experience.aspx>.

Melting Pot is also celebrating its 20-year partnership with St. Jude Children's Research Hospital. Now through Dec. 31st, guests can donate \$10 to St. Jude Children's Research Hospital® and receive a Donate and Dine Card valid for \$20 off a future purchase of \$50 or more.

Or guests can choose to donate \$20 and receive a new Donate and Dine Card valid for \$40 off a future purchase of \$100 or more. Valid for dining from Jan. 2 through Aug. 31, 2024. Visit <https://www.meltingpot.com/donateanddine.aspx>.

For the holidays: Buy a \$150 gift card, get TWO \$25 bonus certificates. Say Happy Holidays, I Love You, Great Job, Congratulations, I've Missed You, Welcome Back, You're the Best...with the gift of fondue. Buy \$150 in Gift Cards, Get \$50 in Bonus Cards to be used from January 4th, 2024 to June 30th, 2024. Offer now thru December 31st. Not available for purchase online.

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Ovide at Hotel Effie

An elegant, culinary adventure, Ovide brings together classic Gulf Coast flavors and southern culinary traditions. Every dish is fueled by a passion

Continued on next page

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DESTIN DINING

continued from previous page

for sustainability and seasonality that gives each bite incredible flavor unlike anything you've tasted before—you will want to savor every bite, from an intimate meal for two to a get-together for 10 or more. Ovide embraces the local food and cherished flavors of the Gulf Coast and presents them with a sophisticated, refreshing French influence and southern flair. Celebrate the arrival of the New Year in style at Poppin' New Year's Eve Dinner at Ovide, 5-9 p.m. Reserve your spot at Ovide's exclusive New Year's Eve dinner experience and immerse yourself in the enchanting ambiance and savor a



culinary journey with a specially curated 4-course prix fixe menu priced at \$250 per person and, as a special touch, each guest will be treated to a complimentary glass of champagne to toast to the festivities. Indulge in a night of exquisite flavors and sophistication as you bid farewell to the year in the heart of Ovide's culinary excellence.

Hours: Breakfast 7 - 11 a.m.

Mon-Fri. Lunch Closed. Dinner 5 - 9 p.m., Sunday-Thursday; 5 - 10 p.m. on Friday and Saturday. Brunch 7 a.m. - 2 p.m. Saturday and Sunday.

(833) 873-3343

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Pecan Jacks

Nothing says sweets like Pecan Jack's for the holidays! The Destin locals' new passion is at Pecan Jacks in Destin, a wildly popular ice cream and candy store. Not your chain ice cream store, with more than 40 flavors of homemade ice cream, specialties include Oreo ice cream, Bailey's salted caramel and ba-



nana pudding. The Pecan Jacks candy is as singular as its ice cream. It includes Southern praline, Caribbean Rum and lots of brittle. The candy, like the ice cream, isn't just kids' stuff. It includes flavors like Espresso, Amaretto and Bourbon. The pralines come in flavors such as Traditional, Caribbean Rum, Bourbon and Sweet Heat, while the brittles embody Pistachio,

Cashew, Bayou Pecan and Picante. A great gift for your little ones, you can find Theo the Turtle there, too! Pecan Jacks Ice Cream is now available for a limited time to be shipped directly to your doorstep! Pecan Jacks Ice Cream is sure to add that extra touch of sweetness to your Christmas celebration. To place your pre-order or shipment order, visit pecanjacks.com.

Visit Santa Dec. 16 from 12-3 p.m. and sample sweet treats, too! And don't forget those gift cards—the sweetest gifts of all!

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Nana's Black Chocolate Coffee Cake for *Christmas!*

BY LORI LEATH SMITH,
RECIPE BY VENICE IRENE
CLECKLER LEATH

For many, this time of year evokes childhood memories of holiday smells, tastes and favorite "eats." So, as a tradition, I offer one of my own each year—Nana's Chocolate Coffee Cake. Whenever I think of this cake, it reminds me of exciting holiday vacations with my Nana and Papa John in Rome, Ga. Nana always prepared this cake, a tradition at Thanksgiving and Christmas and it is, seemingly, very different from any cake I've ever had.

One of the fondest memories surrounding this cake is my cousin, Leta (a year younger than me), and I sneaking down the stairs and into the kitchen during the night to snatch another piece! We gave Nana fits over this (and other things, too!). After many, many years, I decided to make it this Thanksgiving. Many of the

smells and sweet memories rolled back into my being and it was delightful. I want to pass this along to my children and grandchildren as well.

Keep in mind, this is an antique recipe with real old-fashioned ingredients—amateur cook tested with success; but, to my knowledge, not Southern Living tested. I use the exact amounts below. But, for example, you can add more confectioner's sugar for the icing, my favorite part, if desired. It might be fun to double the icing recipe for more!

I hope you enjoy this delight as much as we did and still do. Merry Christmas!

Cake:

- 8 tablespoons Cocoa
- ½ cup Butter unsalted
- 2 cups Granulated Sugar
- 2 cups All-Purpose Flour
- 1 ½ teaspoon Baking Soda
- 1 cup Buttermilk

Cruise News: Royal Caribbean's newest ship—the Icon of the Seas and the largest ship at sea— sailing from the port of Miami would be a great plan for a 2024 cruise. They will be offering some great deals. I have even seen them offer 30% off and kids sail free!

So, if your vacation time is hard for you or even if you're on a budget, there is a huge surge of short haul and budget friendly cruises. We are now entering the Golden Age of travel by ship, where there really is a cruise for everyone, and everything is better on the water.

Merry Christmas!

Thanks for Travelin' with JoDell and at the close of 2023 I really mean it! I'm so grateful the mandates have been lifted and everyone can travel.



- 1 cup Boiling Water
- ½ teaspoon Salt
- 2 Eggs

Melt chocolate in boiling

water. Add ½ cup of butter. Mix 2 cups of sugar, ½ teaspoon salt, 2 cups of flour and baking soda, and sift together. Beat chocolate mixture and flour mixture together. Add milk and beat. Lastly, add the eggs, beating without separating.

Bake for 25 minutes at 375°. (I use two round cake pans, but you could make a sheet cake, too.)

Icing:

- 3 cups Confectioner's Sugar

- ½ cup Unsalted Softened Butter
- 2 teaspoons Vanilla
- 2 tablespoons strong brewed or instant Hot Coffee

Cream butter and sugar together. Add vanilla and coffee.

Note: Your icing can cover the entire cake solidly or you can be creative (as shown in the photo). I've even added toppings such as edible coffee beans or chocolate sprinkles for a festive flair!

TRAVEL BY SEA

continued from page 19

cost than you would expect.

Whether it's an expedition cruise to Galapagos or the Amazon or a Yacht cruise in Tahiti or a multi-gen family cruise, there's a cruise for you. Maybe you just need a little romance with your partner. OK. There's a wide network of luxury cruises that would rival the most indulgent resorts on land and, most of the time, even for less cost than you would expect.

By now my readers know I am a cruise enthusiast. I hope I have inspired at least a few to think about cruising if you haven't already. After all, who wouldn't want to spend more time at sea, except maybe for a sailor?

Fatboys Holiday Food Drive

This holiday season, Fatboys has launched a month-long, non-perishable food drive through Dec. 23 spanning all of its locations, benefiting different local hunger relief organizations throughout the area.

Fatboys Miramar Beach and Destin locations is supporting Destin Harvest, a small organization based in Okaloosa and Walton County that supplements qualifying

feeding programs, such as soup kitchens, food pantries, and homeless shelters with free nutritious foods.

You are invited to participate by bringing nonperishable and canned food items to receive 20% off your meal. To make the donation process as convenient as possible, labeled boxes have been placed in each Fatboys location for the collection of donated items.

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Off the Hook

Destin Christmas Boat Parade a Destin Tradition

BY CALI HLAVAC

The 37th annual Destin Boat Parade is a time-honored tradition in our little fishing community! Organized and executed by the Destin History and Fishing Museum, this long-standing tradition will kick off at 6 p.m. on Sunday, December 10th all along the Destin Harbor.

Commercial and private boats alike can register to enter the lighted boat parade for an entry fee of only \$25. The route extends from Boshamps Restaurant to the Destin Bridge, where boats decorated in Christmas lights will make their way back and forth for the community to view.

New for 2023: The judges' station has moved to Sky Bar at Edge Seafood, on the East end of the Destin Harbor. Three community judges will watch and cast their votes on the best



PHOTO BY AIR LAND SEA PRODUCTIONS

ticketed event, which includes a complimentary glass of champagne and passed hors d'oeuvres, meet and greet with the parade judges and emcee, live coverage of the event, fireworks show, DJ and more. Upstairs is an adults-only venue, while all ages are welcome on the lower level of Edge Seafood. Tickets can be found on their social media channels, and proceeds will benefit the Destin History & Fishing Museum for its efforts in organizing the parade.

The parade route will be visible from all local businesses along the Harbor, and there are a variety of additional holiday events that day surrounding the parade, in-

cluding the Mistletoe Market & Photos with Santa at Harborwalk Village and Dock the Halls and Holiday Block Party fundraisers at Boathouse Oyster Bar. If you'd like to ride IN the boat parade, several local companies sell seats on their boats for the parade time frame. Wear your festive holiday outfit and meet us down on the Harbor, Sunday, December 10!

decoration for each category, and the public is welcome to join. Upstairs at Sky Bar will be a

cluding the Mistletoe Market & Photos with Santa at Harborwalk Village and Dock the Halls and Holiday Block Party fundraisers at Boathouse Oyster Bar.

If you'd like to ride IN the

boat parade, several local companies sell seats on their boats for the parade time frame. Wear your festive holiday outfit and meet us down on the Harbor, Sunday, December 10!

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er before. Choose between the three-hour tour, sunset cruise or Thursday night's spectacular fireworks cruise. Book online: tailfinsislandadventure.com.

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Supporting Others' Mental Health During the *Holidays*



BY STEPHENIE CRAIG

This time of year can bring uncomfortable feelings and can exacerbate pre-existing mental health struggles. While some people are decorating and celebrating, others are experiencing loss, depression, loneliness, anxiety and even suicidal thoughts. When someone you care about is struggling, it can feel difficult to move toward them in support. At times, we might avoid people, because we aren't sure how to be helpful and have fears we will say or do the wrong thing.

While mental health challenges aren't new, we are living in a post pandemic, social media driven world that has seen a significant and non-discriminating rise in mental health struggles over the last several years. Now, everyone knows someone coping with emotional discomfort that creates significant life disruption. We can all benefit from basic tools for providing healthy support to those around us.

Things NOT to do when supporting others:

Don't avoid. People who are struggling want to feel seen and understood. When we avoid engaging, we unintentionally send a message that people are only acceptable when they aren't struggling. Those struggling with mental health often feel a sense of shame regarding their struggles and isolation isn't helpful.

Don't try to fix the person or the struggle. Mental health struggles are legitimate and complex. It is not as simple as thinking more positively, worrying less, or getting more exercise. The suffering of others can be uncomfortable and can stir up our problem solving instincts because we want things to be better. However, those struggling need to know you care, you see them, and you value them regardless of their struggles.

Don't take emotional responsibility for the person's struggle. We want to be present and encouraging while also recognizing the person struggling has authority over how they want to manage their struggle. No one can be responsible for chang-

ing another's emotional state or keeping another person from harming themselves. We can take steps to be caring but if we are beginning to feel like the person's struggle is our struggle, it's time to increase emotional boundaries.

Don't judge. It's easy to assume that we might do something different, however, each person navigates struggles with their available tools and energy. Judgment and shame typically produce more of whatever exists rather than bringing about change.

Things TO do when supporting others:

Reach out consistently.

People struggling with mental health often find it difficult to keep up relationships when they are spending significant energy managing their emotional/physical state. Often, this is not about a lack of value for relationships but about a state of overwhelm. Call, text, send a note in the mail, send a care package, bring a meal, invite the person for coffee, ask if you can come by for a visit, offer to do a load of laundry, babysit, sit with the person, ask questions about

their experience and be present.

Encourage seeking additional support. A support system needs to have multiple people and components to be

effective. It is not healthy to be someone's only support person. Be supportive while encourag-

Continued on page 34

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Can You Digest the *Holidays?* Gut, Constipation and Colon Health

By KAY LEAMAN,
HEALTH ARCHITECT,
HEALTHYDAY HEALTHYLIFE

What a great topic for the holidays! This is the time of year

we escape from the disciplines we've created. The family recipes, the cookies, pies and beverages flow. And, depending on our emotional state during all

the busyness and possible drama is what can move us to over-indulge.

Our gut system can take a beating this time of the year. So, read on and I'll offer some thoughts for making this season a bit more digestive (pun intended).

There are two types of constipation: **Periodic**, which is mostly due to dietary or activity fluctuations; and **Chronic**, which can frustrate both doctor and patient.

Let's take a look at each:

Periodic constipation can be resolved with minor changes. Causes can be dietary intake, reduced fiber consumption, dehydration, change in schedule or holding or ignoring the urge to go for too long.

14% of people suffer with recurrent episodic or Chronic constipation and there is no known cure. It, many times, also requires medication to help alleviate the symptoms. A medical diagnosis requires two or more of the following symptoms for at least three months:

- Straining 25% of time
- Hard stools 25% of time
- Incomplete elimination more than 25% of time
- Two or less bowel movements per week

Causes for chronic constipation include pregnancy, hypothyroidism, Diabetes, IBS, depression/anxiety, MS, Parkinson's, stroke, cancer, spinal cord injury and medications. Some of these medications include:

- Narcotics
- HBP
- Anti-cholinergic for muscle



spasms, such as Benadryl, etc.

- Anti-Parkinson's and seizure medications

- Tricyclic antidepressants (adrenal, etc.)

- Iron supplements

- Anti-diarrhea and laxatives

Caffeine can cause constipation. But, in general, it helps to alleviate it. Coffee stimulates muscles in the bowel to help evacuate the sigmoid colon. Decaf can do the same, but caffeinated is best. It is also a holistic treatment for constipation.

Substances that can also cause constipation are dairy products which are high in calcium and low in magnesium, calcium intake without magnesium, iron, excess caffeine, alcohol and artificial sweeteners such as aspartame which affect the nerves needed for elimination.

The process of moving food and then stools through the digestive system requires nerve stimulation and these muscles require micronutrients to contract and relax, notably calcium (contract) and magnesium (relax). Diets high in calcium should supplement with a minimum of 250 mg. per day or 400 mg. and should be consumed with fiber. The average fiber intake is

15 grams per day. The optimal amount should be 35 grams per day. We can supplement our fiber intake with 20 grams of a high-quality fiber that contains both soluble and insoluble fiber.

Implementing fiber into our diets should be done gradually, allowing the bowels to adjust. The ratio is 6 grams of soluble and 4 grams of insoluble 2x daily. Begin with 1/2 serving in the evening. After several days add a second dose in the a.m. Then graduate to the full dose after several more days. Be sure to take a probiotic daily to aid in reducing gas and bloating.

Increasing water consumption is also key. Start here. Track your intake and choose water over sodas or tea.

Now let's get back to the tips for the holidays:

- Choose a healthy snack before sitting down for the main meal.

- Consider substituting the sugar in your recipes with honey. You can also cut back on the amount needed as honey is sweeter than sugar.

- Drink a glass of water about 20 minutes before eating. Do not drink liquids during the meal as it neutralizes the stomach acids.

- Set out a small plate of cookies and sweets each day. Once the plate is empty, no more sweets until tomorrow.

- When you sit down to eat have everyone take a few deep breaths and offer what they are grateful for.

- Put your fork down between bites.

- Go for a walk after eating.

All of these can help our digestive system "do its thing" without overload.

Remember to take time to de-stress. Several deep breaths can take our body from stressed to calm. The best part is that this can be done anywhere at any time.

Enjoy this very special time of year and have a very blessed and healthy Christmas and New Year.

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Self-Care Corner: Your Best for *Christmas* to Give or Get!



By KRISY ANDERSON, OWNER, BEVERLY HILLS DAY SPA

Don't miss out on the opportunity to not only look and feel great, but help someone on your gift list FEEL amazing, pam-

pered and healthy, too!

Give the gift of brighter, cleaner, glowing holiday skin with the new Ultimate Skin Refiner!

By now, I hope you've experienced the Ultimate Skin Refiner H2O Facial Treatment. After only three treatments, pores are minimized and deeply cleansed, skin tone and texture are refined while potent antioxidants and anti-aging benefits are infused! The Ultimate Skin Refiner uses a four-step water facial cleanse to exfoliate, extract and hydrate all in one! It helps remove dead skin cells, extract all the blackheads, resurface the skin, refine

fine lines and wrinkles, plump and hydrate, brighten and soften, minimize pores, promote healthy blood circulation and minimize breakouts.

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your choice. The deluxe pedicure includes a relaxing soak, shaping and buffing of nails, cuticle grooming, callus treatment, sea salt/sugar scrub, extended

massage with hydrating oils, hydrating mask with hot towels, and finished with polish of your choice. Book by appointment only.

Or why not benefit a special someone with a customized massage tailored to their needs? I am here for your self-care during the holidays, getting ready for the new year or anytime.

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By Dr. Richard Chern M.D.

Sleeping through the night seems like an impossible task for many of us. Waking up at three or four in the morning can be an everyday ordeal for many as we age. You should already

know sleep is one of the most important tools to heal our bodies, maintain the immune system, keep our mind invigorated and our memory healthy. So, you would think we would sleep better as we age.

The effects of sleep deprivation are more than just a day of feeling tired and fighting to make it through. Sleep deprivation has been well studied and has catastrophic long-term results. Besides daytime sleepiness, irritability and a shortened attention span, sleep deprivation

causes obesity, hypertension, diabetes, anxiety, heart attacks, reduced sex drive, impaired memory, and depression. That's not, might cause, that's does cause.

Did you know that the rate of heart attacks increases with daylight savings? A New England Journal of Medicine study showed a 24% increased risk of heart attack on the Monday morning after daylight savings. Waking up just one hour earlier can put at risk people over the edge.

A lack of sleep decreases your

ability to make new memories by up to 40%. Sleep impairs the hippocampus which is the key player in memory formation. This can only be reversed by getting adequate sleep.

Sleep is also a primary way to reduce cortisol levels. Cortisol is responsible for increasing blood pressure, stress, and anxiety.

Hormones are a primary driver in our body's ability to stay asleep. When was the last time you woke up feeling refreshed in the morning? If you can't remember a time you slept

well. If you drink more than one serving of caffeine daily. If you have hypertension, diabetes, irritability, or other symptoms described above then you need to call us at (850) 837-1271 for an appointment. You should probably call right now because if you are not sleeping well you might not remember reading this article when you wake up sleepy tomorrow.

Dr Richard Chern MD and Sue Griffin ARNP specialize

Continued on next page

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Environment



Home Energy Check-Up

ENERGY TIPS

by Emerald Coast Energy Solutions

By CHRIS BALZER, ECES

Here's how a home energy checkup can help you save cash and reduce your carbon footprint. A simple home energy

checkup can show you how to fix air leaks, see if you have insulation shortages and find other common culprits that cost you big bucks each year.

What if you could save mon-

ey on your monthly expenses, increase your homes comfort, and cut back on your carbon footprint, all at once? It's true! Three words, Home Energy Checkup. Now, it's not as cool as buying an EV or converting your house to solar power, but, with winter around the corner, taking a home energy checkup and acting on it, will have an immediate positive impact on your life. Plus, you will be doing the planet a solid.

It all starts with a home energy check up available through your local energy provider or an insulation expert. What can you expect from a home energy checkup, lots of questions and listening from the expert. Identifying problems is like a detective, every home is not the same and every home's energy use is not the same. Listening to the homeowner's concerns, usage and goals are key. This helps determine and create a plan.

Here are some common areas which we find need attention.

Air Sealing Is Key – Air drafts are costly because they force a home's heater or air conditioner to work overtime. You might think windows and doors are the primary culprits behind



drafts, but the biggest air leaks happen out of plain sight – in your attic. The Department of Energy states that properly air sealing your attic can save 10% or more of heating and cooling costs, plus, increases air quality in the home by keeping the dusty attic air, in the attic. To properly air seal, we suggest using spray foam and caulking to create airtight seals around wiring and plumbing holes, hatches, air vents, ductwork and behind knee walls in attics. This can be an easy DIY project, if you are uncomfortable working in your attic sealing up those gaps, hire a professional, they have the knowledge, know-how, and expertise to fill those gaps correctly, quickly, and safely.

Never Enough Insulation – Most homes lack insulation in their attics. Building codes have increased the amount of insulation every several years, why, because they realize it isn't enough. I am guessing that we will see another increase shortly. Most energy providers and insulation experts suggest R-38 or 14.5" of insulation. Insulation types can vary in thickness

and R-value, but the key is asking how to obtain R-38 with the recommended insulation. R-value measures how well insulation can prevent the flow of heat into and out of a home. Higher R-values means greater insulation performance. The EPA estimates that bumping up your insulation can save up to 15% on monthly heating and cooling bills, and in most cases, even more.

With so many incentives and rebates currently available, now is the time to schedule your home energy check-up and make those upgrades to your home. After the initial investments, you'll immediately begin saving money and carbon emissions. Doing right by the planet can make you happier, healthier and yes, wealthier.

Chris Balzer is Founder and President of Emerald Coast Energy Solutions which is a Smile Provider Company. We provide smiles to our customers after installing our high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save 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.

SLEEP

continued from previous page

in hormone therapy and have the largest and longest-running bioidentical hormone therapy practice in the Southeast. Dr Richard Chern is also part of the teaching staff for Biote and has taught new providers in our area and across the country how to properly treat patients. There is a lifetime of learning in the treatment of hormones and treatments, and results are not the same everywhere. Don't make the mistake of seeing a provider who dabbles in everything and think you are getting the best treatment. At a minimum, make sure you are seeing a Platinum Provider. Getting your labs and having a consultation is easy and affordable.

Dr. Richard Chern M.D. and Sue Griffin ARNP are currently accepting new patients so don't miss out on this opportunity. Call (850) 837-1271 today and make an appointment.

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BY BILL MASON, ROCKET FUEL COACH

As a seasoned leader and coach, I firmly believe in the power of Emotional Intelligence (EQ) as a vital tool to drive personal growth and success. No matter our age, the pursuit of self-improvement should never

end—it is a lifelong journey, one that I commit myself to every day.

At age 57, my experiences have taught me the immense value of aiming for that 1% daily improvement. Through these incremental steps, we truly transform, shaping ourselves into the best version possible. Age is merely a number; your Emotional Age is determined by your willingness to learn, evolve and grow.

A few years ago, I was reading through the book, RARE Leadership in the Workplace and stumbled upon a set of questions that help you to know

not your PHYSICAL maturity, but rather your EMOTIONAL maturity.

I was so excited to see how mature I was! This was going to be great! So, I started reading through the list and checking them off!

I read through the self-evaluation questions:

- Do I blow up easily and expect others to change their behavior simply because I am upset? YEP!
- Do I expect others to anticipate my needs and act without being asked? NOPE!
- Do I pout easily or sulk when I don't get my way? YEP!

• Do I get stuck in negative emotions for days at a time with no idea how to recover? YEP!

If the answer to any of these questions is yes, it means you have a hole in your maturity at the infant level that needs to be addressed!

This means you need to focus, especially on the skills of quiet and appreciation.

Physically I am an adult! In many of the ways I interact with others, I was an Emotional Infant!

I often stop seeing people as people, and only see them as problems I have to fix or solve, often in very negative ways.

Someone could've actually taught me how to handle these emotional outbursts when I was age 3 to 5 years. No one ever did. The cool thing is, that in the last five years, I've had people around me who care enough to help me learn how to handle these challenging emotions without getting triggered by them.

I can finally act my age, both physically as well as emotionally.

How do I do that? Contact me if you have any questions or need further assistance with getting started. I'm always here to help in any way I can. (850) 855-3430; Bill@RocketFuelCoach.com.

DESTIN LIBRARY

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dunnit, just to work on victimology. In my experience, working with hardcore homicide detectives, many times they gloss over victimology as if it's not necessary. I have found that when you understand victimology, you get a better understanding of the crime."

The True Crime Club's first big case is somewhat local, a Panhandle Florida case, and it's within the last 10 years. That helps the group members utilize Internet skills, explained Yoder.

"I'm truly amazed at the direction of this Club," said Yoder. "We're finding some real hard-core, true crime researchers amongst the group. Law en-

forcement is usually close to the vest people, and they don't want to share, and there are legitimate reasons for that. With that in mind, we're going to work hard to get as much information as we can get, put it in a packet and try to get a meeting with the lead detective at that agency, just as a gift. They will see the value of our work, and if they'd be willing to share certain specific answers to some specific questions, we'd be willing to go further with our work."

Yoder doesn't mind that he's leveraging a bit with the BAU's connection. He explains that it's that same reputation that got him and others in the doors of cases for years. "We're the Hail Mary's of homicide investigations. When a police department

is completely depleted of leads, when they have nowhere else to go, the easiest thing they can do is call the BAU. It gets us in the door, and, hopefully, we come up with some suggestions and new leads for them."

The True Crime Club will take a break in December, as Yoder wants to let people enjoy their holiday season. But, the Club will kick back in during January. The Library will have

been re-carpeted, people will have missed their book club discussions, and a new year brings new hope and perhaps new solving of crimes.

Of course, the new year will also bring continued community involvement with other groups.

"Beginning in January, we will have Josh Hipp, a licensed financial planner, offering free, monthly classes," said Amy Adams. "His first class will cover es-

tate planning including probate, long-term care, and strategies to avoid federal estate taxes. He just moved to the area and has a lot of experience giving these classes to Library audiences."

And, as always, there will be the Amateur Authors Writers group and other active community groups.

We'd all scream bloody murder to say there was nothing going on at the Destin Library.

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Sean of the South: *Small Gifts*



BY SEAN DIETRICH

Birmingham, Alabama—the 1970's. The hairstyles are ridiculous. Fashions are even worse. It's Christmastime in the Magic City.

Early evening. A young cou-

ple arrives in town to visit family. They are working-class poor. He is overworked and underpaid. She is too.

Still, things are looking up. Even though it's hard making ends meet, they have each other.

It hasn't been a great day. But it's going to be. They just coasted into a Magic City on magic gasoline fumes. They have enough magic cash for the return-trip home, but that's about all the magic they have left.

They wander into Bruno's supermarket. They are shopping on a shoestring budget.

The music overhead is Bing



of room-temperature coloslaw.

Bing sings: City sidewalks, busy sidewalks, Dressed in holiday style, In the air there's a feeling of Christmas..."

The cashier places the items into paper bags. The young couple nearly empties their wallets to pay the bill. "Merry Christmas," the man says to the cashier.

"If you say so," the cashier says.

His wife rolls the cart toward the door. He is noticing how lovely she looks tonight. If it weren't for the low balance in their bank account, nobody would know the difference between this woman

the nursing homes, the prisons, or Children's hospital.

I don't know what you call it. I don't care what you call it. It's magnificent. It's real. It's what the twenty-fifth of December is all about.

And there's plenty of it here in the Magic City.

SUPPORTING

continued from page 29

ing the person to also seek counseling, a support group, faith support or medical support. You can encourage, however, it is the person's choice to follow through on seeking additional support.

Use words of affirmation. Try reminding the person what positive traits you see in them. Tell them about ways they have been a good friend, ways you see they make a contribution, ways they matter in the world, ways they matter to you.

Provide empathy and validation. Try reaching for how it might feel to be in their shoes. Communicate with words and actions that you see they are having a hard time, you care about them, and you are seeking to understand their experience. "It makes sense that you're feeling overwhelmed." "It seems like you're working really hard to feel better and not sensing progress and that is really frustrating."

Involve others when needed. When someone is talking about suicide whether directly or indirectly, it is important to help connect the struggling person with helpful resources such as the suicide hotline (dial or text 988) and the ER for additional support for staying physically safe. If the struggling person is a minor, it is important to involve safe adults in the process.

These tips are a beginning. Continuing to educate ourselves about healthy ways to support others makes a difference in the lives of individuals and in communities. As you move through the holidays, intentionally be aware of others who might be struggling and extend some love and support where possible. Connect with us along your journey at journeybravely.com.

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Crosby. "Silver Bells" is the tune.

She pushes a cart. He follows. They are only buying necessities. No fancy stuff.

He listens to the music on the intercom. He lets his mind wander while Bing sings:

"Strings of street lights,
"Even stop lights,
"Blinkin' red and bright green,
"As the shoppers rush home
with their treasures..."

He sees something that interrupts his daydream. It's a five-dollar bill, lying in the aisle. Crumpled. Nobody is around. He looks both ways.

He bends to pick it up. This is the '70's, five bucks can do a lot. It can buy six gallons of gas, or canned goods for a few suppers.

"Honey look!" he says.

And just like that, a bad day has become a good day. He unfolds the bill. He looks at Abe Lincoln's stoic face. Even old Abe seems happy about this particular holiday blessing.

"Wow," she says. "Aren't you lucky?"

Luck isn't the word. It's a blessing from On High. Magic, even. It's a sign that things are going to get better. That's what it is.

But it's short lived. Something's wrong. There's a pang in his stomach. He can't keep this five dollars. He doesn't know why. It just doesn't feel right. So he takes the money to the store manager, even though he'd rather not.

"I found this on aisle twelve," he says. "Maybe someone lost it." The manager thanks him.

The couple checks out. Their cashier is wearing a Santa hat, punching buttons on the register. She's about as cheery as a bucket

and royalty.

They are about to exit when they hear hurried footsteps behind them.

"Sir!" a voice yells. "Wait!"

It is the manager. He is accompanied by a young black boy. They are jogging after the couple.

"This kid wants to thank you," the manager explains.

"Thank me?"

Then boy starts to cry. "My mama sent me to the store for bread and milk, and I lost the money she give me.

"I thought we was gonna hafta skip dinner again, and I was gonna be in trouble. I looked everywhere for that five bucks."

The boy wipes his eyes with his sleeve, then shoots his hand outward. "Thank you, sir," the boy tells the man. "And merry Christmas."

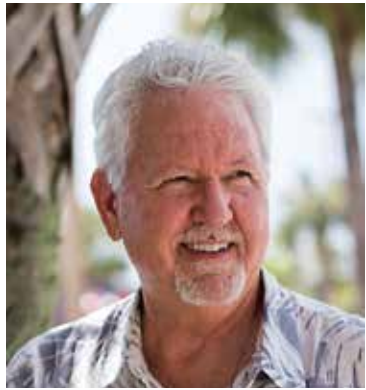
They embrace. They part ways. The couple leaves the supermarket. Before they crawl into their car, the man looks into the night sky.

He could've kept that money. But he didn't. He wonders why this is. What made him do it?

Maybe there is something up there in that sky. Something big, just beyond the stars. Maybe it's in the trees, the ground, the air, and on aisle twelve.

Maybe it's in everything. Inside young couples, little boys, grumpy clerks in Santa hats, and store managers. Perhaps it's bigger than the Milky Way, but so small you might miss it.

A handshake, a hug, or five bucks. Something found in department stores, beer joints, sanctuaries, beneath bridges, on city busses, or baseball games. In the YWCA Family Violence Center,



A Pastor's Ponderings: The Ultimate Gift of *Christmas* - His Name is Jesus

BY PASTOR DAVID HOLLAND

"On the eighth day, when it was time to circumcise him, he was named Jesus, the name the angel had given him before I had conceived him." — Luke 2:21

John Lennon mistakenly believed the Beatles were more famous than Christ. While the dead Beatle lies in the grave, Jesus' Name is the most recognized Name in the world.

Two hundred and fifty years ago, the French Enlightenment philosopher Voltaire railed against the authenticity of the Bible. He said Christianity would be extinct within a hundred years. Ironically, within a hundred years of his death, Voltaire is all but forgotten. His home now belongs to the Geneva Bible Society, and that group distributes millions of Bibles from there.

Over two billion people on this planet believe the Bible and trust the Name of Jesus for salvation, hope, and healing. His is the Name that makes demons flee and believers rejoice.

Luke records the endowment of Christ's Name at the Temple in our passage today. The Name of Jesus derives from the Hebrew name Joshua, meaning The Lord is Salvation. It is the Name world religions hate because Christians will not bow to Mohammed, Buddha, Krishna or secular humanism.

The Name of Jesus represents the man above all men—God of every God, Light of every Light. It is the Name that sometimes divides families, communities, and nations, dividing between unbelievers and believers. It is the Name above all names, the Name to whom every knee shall bow, and every tongue confesses, "HE IS LORD."

There is power in Jesus' Name to break every chain of addiction and unclean habit. The resurrection power exerted by the Name robs the grave, strikes the devil dumb, and sends demons scurrying like liz-

ards on hot rocks. It is the Name by which every sickness must submit, and every affliction must bow.

Jesus demolishes evil kingdoms and causes dictators to tremble. Satan shakes with terror as heaven populates with new believers. Heaven's armies engage the hordes of Hades in battle, reducing that dark dominion to rubble. At the very whisper of the Name of Jesus, Lucifer's power evaporates.

It's been said that Satan no longer recruits on Saturday nights at the local bars, but he goes to church on Sunday mornings. He employs demons of gossip, strife, and condemnation to tempt the faithful. Those fellowships that lift and worship the Name of Jesus cause the devil to flee.

A multitude of biblical metaphors tries to define the Name, but it transcends reduction to letters on a page. His Name is Creator God, Mighty Deliverer, and Silent Sacrifice. He is the Captain of Angel armies, the

Dayspring, Desire of the Ages, Lily of the Valley and the Bright and Morning Star. Jesus is the Suffering Messiah and the Conquering Hero. He is our Healer, our Comforter, and our Mighty Baptizer with the Holy Spirit, our Burden Bearer, and our High Priest. Christ became sin for us that we might put on His righteousness like a royal robe.

Mary and Joseph were simply giving their little boy a name—Jesus. But one day, when the trumpet of God shall sound, the King with that Name will raise the dead and catch us up in the air to be with Him. He will parade us as trophies of His grace into the very throne room of God.

Do you intimately know the power of the Name of Jesus? Does your heart swell with the white-hot heat of His presence? Do you filter your life decisions through the Name of Jesus? Mary and Joseph showed us how to welcome the newborn King—name Him Jesus!

This article is an excerpt from Dave Holland's devotional, "Christmas Jesus." Start your new year in the word of God with Dave Holland and his daily devotional, "Every Day Jesus." This devotional-Bible study

is based on the Gospel of Luke. You can get a copy of his books from the website, DaveHolland.org or at Amazon.com. Pastor Dave is available to preach and teach at churches and conferences.

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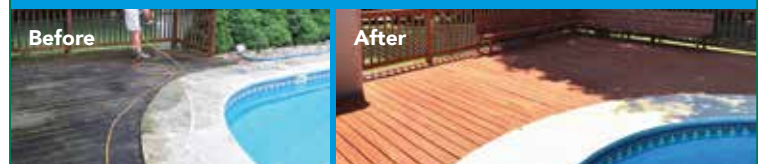
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Arts & Music

Top 10 Quotes from *A Christmas Carol*

As the holiday season approaches we are getting ready for three heartwarming experiences for our community to come enjoy, connect and feel the magic of the season. A Jingle

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Jangle Christmas Music Revue, Yes Virginia there is a Santa Claus and the beautiful Charles Dickens classic, A Christmas Carol.



Multiple adaptations of A Christmas Carol have been a part of ECTC history since the very beginning. Our first professional production was a three-person adaptation written by Nathanael called A Dickens Christmas. We can still hear the incomparable Darla Briganti bellowing the lines as Marley's Ghost, vibrating the verbiage in an eerie, ghostly cadence. Some years later that same adaptation was done with four actors including an accomplished violinist. Fast forward to Christmas 2020 and ECTC presents Barlow's version of the classic with the inimitable Bruce Collier at the helm as Scrooge. Some of the things we love about this version is that 5 actors play all the characters in the story. Barlow does a beautiful job of highlighting the personal trauma that Scrooge experienced as a child which explains his hardened heart. There is also an incredibly touching scene where he faces his past and his hard heart melts, as does ours as we experience it anew alongside him. It's the turning point, the character arc, the part of the story we long for in all humanity.

want out of a traditional holiday offering. So, don't "Bah, Humbug" this opportunity to experience live theatre, even if you have seen the production before!

In celebration of this show, we thought we'd share with you our top 10 most recognizable and descriptive quotes from the story to get you in the spirit before coming to the show.

10. "You may be an undigested bit of beef, a blot of mustard, a crumb of cheese, a fragment of an underdone potato. There's more of gravy than of grave about you, whatever you are!"

9. "If they would rather die," said Scrooge, "they had better do it, and decrease the surplus population."

8. "Oh! But he was a tight-fisted hand at the grindstone, Scrooge! a squeezing, wrenching, grasping, scraping, clutching, covetous, old sinner!"

7. "Reflect upon your present blessings—of which every man has many—not on your past misfortunes, of which all men have some."

6. "But I am sure I have always thought of Christmas time...as a good time; a kind,

Marci Duncan is our guest director for this production so although the story may be familiar,

there are new actors and a new director telling it from a different perspective. It's going to be everything we need and

Continued on next page

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Prepare To Be *Enchanted*: studio6twenty5's Magical Nutcracker Performances Illuminate Destin

The holiday season in Destin is about to be illuminated by the enchanting performances of studio6twenty5's The Nutcracker, set to grace the stage at the Destin Community Center this December 9th and 10th. In this year's rendition of the beloved classic, Destin's talented community of dancers, young and old, will unite their passion and artistry to create a spectacle that promises to be nothing short of magical.

Under the visionary direction of Artistic Director Rachel Prescott, studio6twenty5's production of The Nutcracker will feature the boundless talent of its young dancers, aged 2 to 9,



and showcase the skill and grace of its dedicated adult performers.

In addition, studio6twenty5 proudly announces Guest Artist, Fred Davis, who will grace the stage as the charming Nutcracker Prince and Cavaliere alongside the Sugarplum Fairy, Ms. Shaye Smith. Mr. Davis' expertise, combined with the talent of studio6twenty5's dancers,

will undoubtedly elevate the production to new heights.

Artistic Director Rachel Prescott shared her excitement about the upcoming performances, stating, "The Nutcracker holds a special place in the hearts of our community, and our production is quickly becoming "Destin's own Nutcracker." This year, we've combined the beautiful training of our children, the artistry of our adult performers, and the expertise of our Guest Artist to craft a production that will transport the audience into a world of enchantment and wonder."

Destin, already renowned for its natural beauty and warm hospitality, is buzzing with anticipation as studio6twenty5's per-

formances of The Nutcracker draw near. As the curtain rises at the Destin Community Center, audiences can expect an evening of pure magic, where dreams take flight, and the spirit of the season comes alive through the art of classical ballet. For those seeking an unforgettable holiday experience, studio6twenty5's production of The Nutcracker is not just a show; it's a journey into the heart of the holiday spirit.

Secure your tickets now at www.studio6twenty5.com and prepare to be spellbound by the enchantment as studio6twenty5 brings The Nutcracker to life, right here in Destin!

TOP 10 QUOTES

continued from previous page

forgiving, charitable, pleasant time; the only time I know of, in the long calendar of the year, when men and women seem by one consent to open their shut-up hearts freely"

5. "I will honour Christmas in my heart, and try to keep it all the year..."

4. "While there is infection in disease and sorrow, there is nothing in the world so irresistibly contagious as laughter and good-humour."

3. "No space of regret can

make amends for one life's opportunity misused!"

2. "For it is good to be children sometimes, and never better than at Christmas, when its mighty Founder was a child himself."

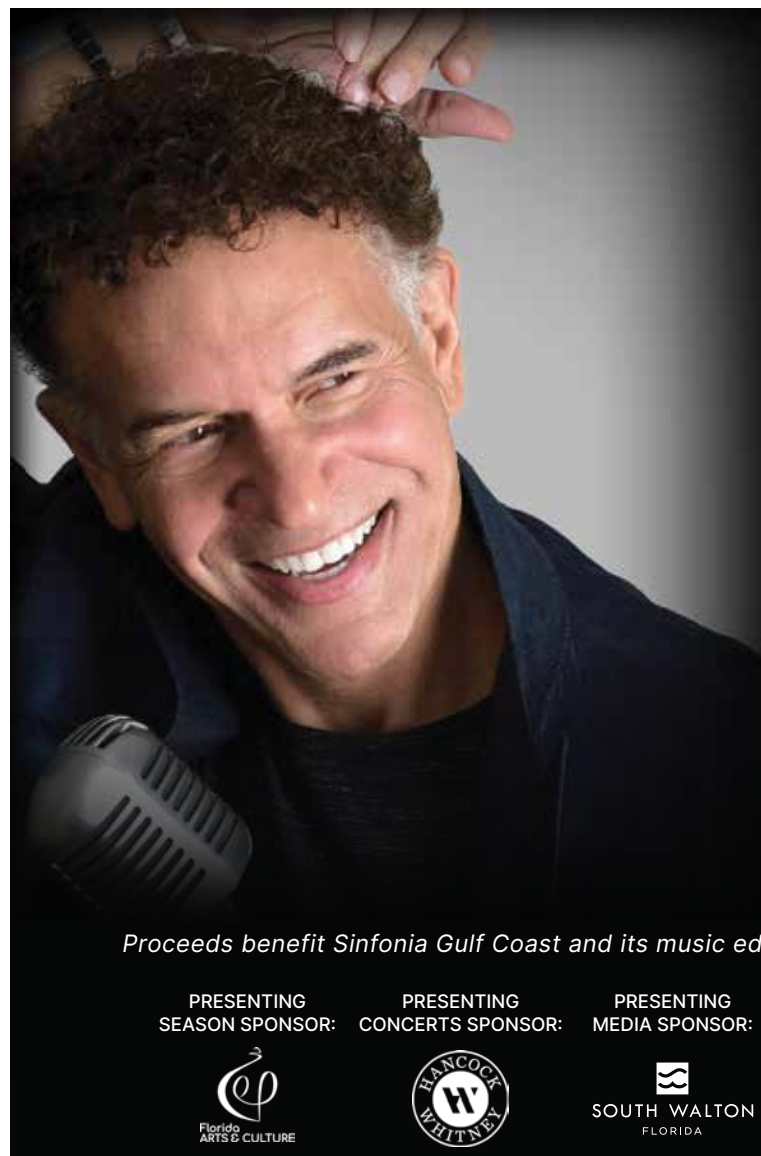
So much of the Christmas spirit is captured in some of

these lines and reflected in this redemptive story come to life on stage. We hope you will join us this season as we "honour Christmas" in our hearts and in our community. With all the joy we have this season we wish you the happiest of holidays and leave you with our number one,

and what we know is Tiny Tim's number one quote:

1. "God bless us every one!"

~ ANNA AND NATHANAEL FISHER, EMERALD COAST THEATRE COMPANY



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Ask Destinites: Ideas for Bringing Community Together



By PATRICIA LEE, OWNER DESTINITES.COM

This month in our locals' Destinites Facebook group at www.Facebook.com/groups/Destinites, I posed a question to our members and received an overwhelming amount of creative and thought-provoking replies.

My post to members:

"Is there anything special you would like to see implemented by the city of Destin during the holiday season which, of course, isn't already being done? Could we think of anything else that would possibly help the less fortunate in the area or maybe

just think of something fun that would bring the community together. The parade is one great example. But, what else could be done? A designated night for caroling maybe? Caroling on the beach? I haven't thought that through, but my church choir participated in caroling when I was a teen, and it was so much fun! What are your thoughts and ideas?"

Below are just some of the replies from members.

Check it out and maybe you could help implement one of these wonderful suggestions. Take action and get involved. It's a great feeling to help your community and it all starts with one. Be the one!

1. "I think caroling on the beach or down by the Harbor by different church choirs would be awesome!"

2. "Just make sure you get a permit...lol. We tried flash mob caroling at Destin Commons and after the second song, the security came and told us we needed a permit..."

3. "Community shelter, food and personal hygiene assistance



to those in need, toy drive for less fortunate families in Destin. Maybe a holiday pancake breakfast that's offered complimentary with volunteers to host and serve inside in a warm community center."

4. "I agree with a community shelter of some type. Seems like we have a lot of people in need of such lately."

5. "I'd like to see if there is a way to offer a weekly or fortnightly lunch with a family for the older population and others with no local family over these

holiday periods. It's lonely and it's easy for most families to add an extra place at the table (and pick and drop them from home if they don't have transport). Just unsure how here in the Destin it could be advertised."

6. "I read somewhere about a Christmas 'cop stop' for lunch for all first responders... it was at someone's home, in a smallish town, and all first responders were invited to stop and have, or pick up, their lunch. It was in its 10th or so year, so was well received. Not sure of logistics, us-

ing a home or school or church, and further details, but would be willing to work on this idea if others thought well of it."

7. "Festival of trees. I saw a community that asked businesses to set up and decorate a 10' tree in a community center and then judge for different categories. Set up first weekend after Thanksgiving and have open to public till Christmas. It was a magical place with over 50 trees. I think businesses entered the event for a fee, but then the public got to view for a canned good to a community food bank."

8. "Golf cart (decorated of course) pet parade, maybe on Main Street or Airport? How fun would that be? Not necessarily a Christmas theme, but maybe Halloween?"

If you are a Destin resident or in the close surrounding area, I invite you to join our private group at www.Facebook.com/groups/Destinites with more than 9,000 members (Est. Oct. 2018). Check out our monthly newsletters and sponsored local business directory at www.Destinites.com.

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