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DESTIN Life

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Postal Customer Local

Destin Fishing Rodeo in Full Swing

BY CALI HLAVAC,
TO DO IN DESTIN

The year 2020 has felt like a lifetime, but we are finally on the home stretch! Fall is officially here and with that comes our beloved Destin Fishing Rodeo! 2020 will be the 72nd Annual Fishing Rodeo in Destin, and like all the challenges we've all faced so far this year, there will be some changes to the tournament.

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

For 2020, some of the annual events have been canceled, due to space issues and lack of social distancing options. The Meet Miss Destin event, the 5k Rodeo Run, and traditional Captain's Meeting held inside AJ's have all been canceled this year to ensure the safety of everyone participating. Those registering their boats can still pick up their pa-



PHOTO CREDIT: DESTIN FISHING RODEO

perwork and bucket of goodies at the merchandise trailer near the weigh ins. However, the Kids Wagon Boat Parade and the Reel Local Rodeo Kickoff Party are both still on as scheduled.

One new addition for 2020: Triggerfish will be added back to the leaderboard for both state and federal water boats, for the first time since

2013. The news comes with the announcement that the NOAA Fisheries have opened Triggerfish season through Oct. 25 this year.

The weigh-ins happen on the docks behind AJ's Seafood and Oyster bar located on the Destin Harbor. They are free to the public and are open daily from 10 a.m.-7 p.m. To participate, charter boats and

private boats must be registered at least 24 hours prior to weighing in a fish. There is no fee for anglers fishing on a registered vessel (private or charter) and shore fisherman can participate by simply bringing their catch to the scales. Fish by kayak, paddle

RODEO

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Hope Squad

Equipping our Schools to Prevent 2nd Leading Cause Of Death Ages 10-24

BY PEGGY BROCKMAN,
HOPE SQUAD MASTER TRAINER

We think we know our children. Almost every parent who has lost or almost lost a child to suicide will tell you they had no idea. Suicide is the second leading cause of death in young people ages 10-24. The rate has increased nationally 57.4% since 2007. In the state of Florida, the increase was 29.4% in 2016-18 over 2007-09. Okaloosa County experienced 30 deaths by suicide in this 10-24 age group between 2014 and 2018. ONE is too many and 30 is a number we must do something about NOW.

In March of 2019, David Triana, founder of United for a Good Cause, Inc., contacted me to discuss the possibility of Bullying and Suicide Prevention as the topic of our next YOUth LEADership Conference. Having a grandson who attempted suicide, I jumped on the task of researching it. It was astounding to discover the number of

HOPE SQUAD

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 **Community**

Be a Part of Transformation in our Community!

By LORI LEATH SMITH

*“Yes, speak up for the poor and helpless, and see that they get justice.”
— Proverbs 31:9*

Gathering in the Garden
Friday, Oct. 23, 2020,
6 – 8 p.m., Point Washing-
ton Preserve, Tickets \$40

It’s that time of year again—time to gather in the garden! The 3rd Annual Gathering in the Garden will be held October 23 at the beautiful Point Washington Preserve. Hosted by BeGenerous, a faith-based 501C3 non-profit organization provides support for women coming out of addiction and sex

trafficking. By providing immediate housing, it removes them out of harm’s way and helps to ensure readiness for entering another phase of their healing journey either at the Yellow House or a program best suited for their personal case.

The recently opened Yellow House provides a dwelling place

of refuge, healing, true transformation and hope for women in desperate need of freedom from life-dominating circumstances. It exemplifies the love and grace of God during the redemptive journey of individuals dealing with unexpected trauma or fighting destructive life cycles. Here, women can find rest

and healing in their body, soul (mind, will and emotions) and spirit. “We provide trauma informed care, inner healing ministry, classes with biblical-based curriculum for addiction and relapse prevention, coping and boundaries, gardening, creative arts such as pottery, and in the

continued on next page

HOPE SQUAD

continued from page 1

suicide deaths in Okaloosa and surrounding counties among our youth population. This was WAY bigger than just a YOUTH LEADERSHIP Conference, so we researched programs throughout the country to possibly implement in our schools.

And that’s how the very successful Peer to Peer HOPE Squad Suicide Prevention program we discovered Provo, UT, was born right here in Okaloosa County. United for a Good Cause, Inc., our 501(c)(3) organization, sent me to meet the teachers and students, train and further research the program. They went from two to five suicides per year in their area to ZERO for the past 15 years in the founding school and only ONE in the district over that timeframe! Now more than 800 schools around the country are using this program.

We presented the program to Okaloosa County superintendent Marcus Chambers in



June of 2019, and in December 2019, the HOPE Squad program was unanimously voted in by the Okaloosa County School Board to be implemented in every school in the district. We committed to pulling the community together and raising the money. Eglin Federal Credit Union stepped up to take the Title Sponsorship and donated \$50,000 to stand the program up. Cox Employees donated \$5,000, Emerald Coast Harley Davidson pledged \$10,000 and Niceville Strong pledged \$10,000 to sponsor Niceville High School. Alycia Dukes with Emerald Coast Ladies of Justice, Vickie Edge with Edge of Paradise Spa and others held fundraisers to help as well. With their generosity,

public schools. Peer nominations for Hope Squad members have been requested in schools around the county. With your help, we will stand up the program in 19 elementary schools in January 2021. And yes, unfortunately it is needed for that young age group.

The program begins in 4th grade with a focus on connectedness and kindness, those concepts extending into the secondary grades. It has been shown that 75% of kids will tell a peer they are thinking about suicide and will swear them to secrecy. The pressure on those peers is tough, especially if it is completed. With this program, Hope Squad members are trained on how to respond and help that

we certified 51 teacher advisors in April to open the program in 16 middle and high schools in the county along with the multi-grade K-12 and K-8

student get to a qualified adult who can help them. They keep their eyes open for the kid sitting by themselves and they join them and engage with them, making them feel important and offering friendship and HOPE at a time in life when there sometimes seems to be none.

Now more than ever, your help is needed to bring mental illness and suicide out of the dark and help us create awareness of this very serious and growing problem. Join us at United for a Good Cause, Inc., in our mission to HELP SAVE OUR KIDS AND FAMILIES! You can donate and learn more at www.BringHopeNow.com. Sponsor a school. Volunteer to help with projects and support the cause. Hold a fundraiser at your business. Every dollar counts and it will take ALL of us to chip in just a little to bring this program to every school in the county. Email u4gchs@gmail.com or call 850-259-8356. For further information, visit www.bringhopenow.com or www.unitedforagoodcause.org.



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TRANSFORMATION

continued from previous page

future equine therapy,” says founder and director Stephanie McMinn. “We want nothing more than for these precious daughters to find who they are in the creator who created them. Once a person finds their true identity they can fulfill their intended purpose.”

Beginning with a Diaper Bank in 2010, the Yellow House became a dream that developed as BeGenerous Inc., grew in influence and impact in our community over the last 10 years.

“The fact is, we do not have enough places in our surrounding communities to meet the demands and needs of those with nowhere to go,” says Stephanie. BeGenerous Inc. has bridged the gap for many women who have faced life and death situations with no long-term housing or program available at the time to help them in a crisis situation.

BeGenerous also provides residential programs to assist women in finding long-term programs and or shelter by acting as a bridge; helps woman re-unify with their families and children, offers love, prayer,



encouragement, professional counseling, training, mentoring and a Christ-centered atmo-

sphere of worship and grace.

“I’m beyond amazed by Papa God’s faithfulness to fulfill every vision He proposes to us. It’s just up to us to gild it as priceless and precious, to grab it, write it down and run with it! To hold on to every dream He calls us to believe in and to walk it out with Him, as long as it takes,” Stephanie says. “If He shows it to you, He will give you the measure of faith to believe for it and, if you believe, you will see it prosper! He rescues and recovers His sons and daughters, restoring them to His original intended purpose, to set

those bound, free. To the lost He delights in providing a place called home. What an honor it is to join in kingdom work and to establish such a dwelling for His purpose. “

Join us for this purposeful, valuable and fun event. All safety precautions will be taken for those attending. Tickets (\$40) are on sale NOW! Visit www.eventbrite.com/e/the-gathering-in-the-garden-tickets-114070319396. For more information, visit www.begenerousinc.org/. To donate, email begenerous@live.com or call (850) 687-7384.



BY COREY KOTOWSKA

Do you have cameras on your home or business? Roughly 24 million homes in the U.S. have cameras installed, but about half of those home cameras don’t work the way they are intended. Cameras provide a sense of security and a deterrent that makes you feel comfortable and “safe” as well as scare most criminals away. But are your cameras idle or are they active? If your cameras just record any random flutter in front of them, then you aren’t getting the most you could be by having them.

Alarm.com has the technology of analytics, which gives your cameras the ability to differentiate between a palm tree, animals, people and vehicles. These analytics give you the ability to have Active Security, keeping an eye out for your best interests and your investments.

A simple doorbell camera can help deter most. But if you are going to get annoyed by the notifications because it goes off at every little thing, that won’t help. With a doorbell camera that provides these analytics, you can keep those notifications turned ON and know that when it goes off you should check it. At Coastal Protection, we want to help you in keeping your investments safe and your mind at ease knowing we have your back. Give us a call today to discover how to get your security active and not idle. (850) 499-4105

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Community

Avoid Getting Scammed by a Roofing Contractor

Residents across Northwest Florida know just how devastating a hurricane can be on a community. Unfortunately, worried homeowners trying to pick up the pieces can be easy

prey for opportunistic scammers after a big storm. These storm-chaser roofing companies often follow bad weather events across the country. These con-artists get by with shoddy work and low-quality materials and leave town before you ever experience a problem...or sometimes just take your money and run. Unethical contractors can be hard to spot, but there are some red flags to look for when hiring a roofing company:

Be cautious of the door-to-door roofing sales pitch. Storm-chaser roofing companies and contractors often flood into town after a hurricane, preying on people when they are most desperate. If someone knocks on your door and offers a "too good to be true" deal, chances are it's a scam. Often-times, they will claim to have leftover materials from a roof they just completed down the road, and offer you a special discount if you agree to start today. Don't fall for it!

Get multiple written estimates. Don't make a verbal agreement with any contractor. Get two or three written estimates that include the cost of labor and materials and include the scope of work, payment schedule and warranty information. After you've compared a



Better Business Bureau to make sure they are in good standing. A company that lists a P.O. Box instead of a full address can be a red flag they are not a local business.

Contact your insurance company before hiring anyone. It's important to be in close contact with your insurer's field adjuster throughout the entire repair process. Know what your deductible is and make sure you understand what repairs will be covered by your home insurance policy.

Don't pay in cash. Paying by check or credit card ensures you have a record of all payments made. Although it is reasonable to make a down payment before getting started, be cautious of any contractors that require you to pay in full before the work has even started.

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few contractors and are ready to get started, make sure you don't sign a contract that has blanks.

Be wary of rock-bottom pricing. Some dishonest companies will try to entice unsuspecting homeowners with a low bid that inevitably goes up due to "unforeseen problems" and increased materials cost.

Ask for licenses, proof of insurance and credentials. Your roofing company should be able to provide you with proof of liability and worker's compensation insurance in addition to their roofing license. You can also make sure the company is licensed to work in the State of Florida by searching the Department of Business and Professional Regulation. Ask for references, search for online reviews and check the

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Rep. Mel Ponder Lives His Values

Mel Ponder doesn't just talk conservative values – he lives them in every walk of life – family, faith, freedom, honor, opportunity, generations and heritage. For Rep. Ponder, faith and family come first: he has raised three children with Mona, his wife of almost 30 years, and helped establish the Destin Week of Blessings. He and Mona have dedicated themselves to our communities, serving on the boards of many ministries and nonprofits in Okaloosa County.

As an advocate, Rep. Ponder has brought his principles to the business world, too, having started his own small business to train and support local marketplace leaders, business owners and individuals, as well as pastors, ministers and others of faith to make a difference in their communities.

He also worked hard to become a leader in various industries including regionalization, real estate, small business ownership, food/hospitality, retail, sales, marketing, nonprofit and the real estate finance industries. This experience helped him serve effectively as Mayor as he

gained the values of leadership, making tough decisions and taking responsibility.

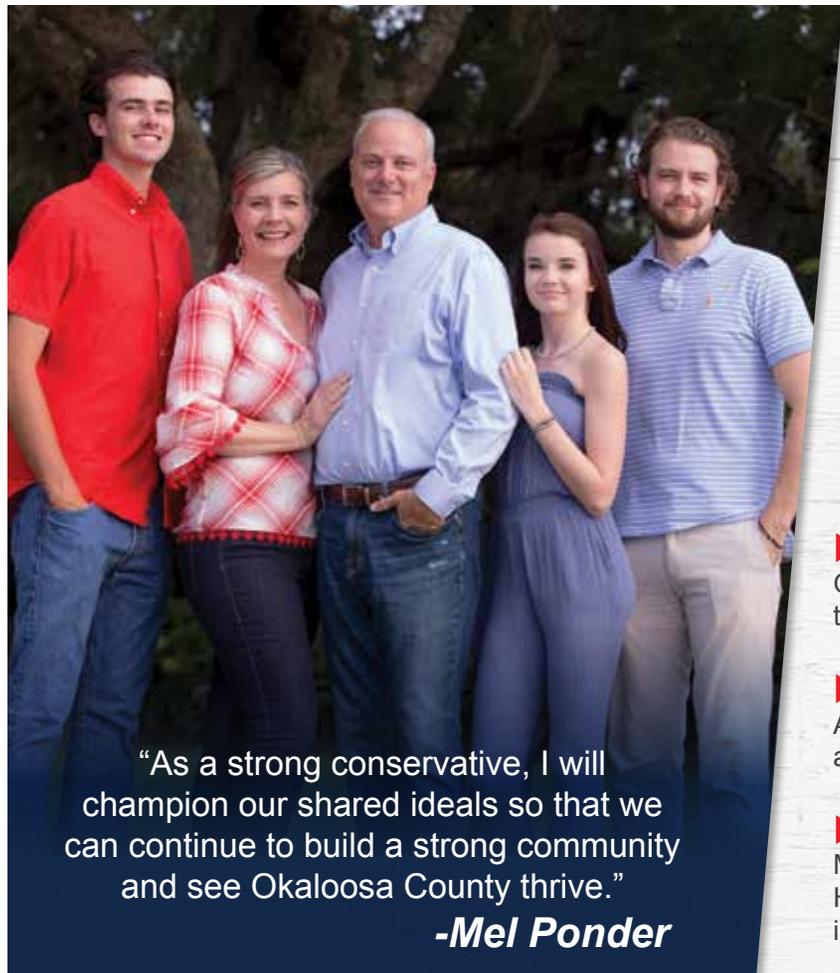
Prior to launching Business Empowered, Rep. Ponder also served as the Dir. of Regional Marketing Programs for the Florida Restaurant & Lodging Assoc. and as the Exec. Dir. of Coastal Vision 3000/THE Beach. With Coastal Vision 3000, Rep. Ponder helped in the creation and establishment of a branded destination for the Northwest Florida Gulf Coast region and served on the team that helped bring Southwest Airlines to Northwest Florida. From 2002–06, he served the City of Destin as a Councilman. It was during this time that Rep. Ponder was instrumental in helping initiate the Week of Blessings, an annual event that unites pastors to pray blessings and protection over the Destin fishing fleet, children, youth, families and businesses. With sights to serve further, Rep. Ponder was then elected Mayor of Destin.

Rep. Ponder is currently serving Okaloosa County and the state of Florida (the 17th largest

economy in the world), with a 2nd term as District 4's State House Representative, advocating strong conservative principles, especially when it comes to balancing the budget, fighting for our military, and shrinking the size of government.

A Florida native, Rep. Ponder wants to continue serving Okaloosa County by becoming County Commissioner of the 5th District. Mel says he wants to continue to promote strong conservative principles, while continuing to serve the people of Okaloosa County with all of the dignity and grace he devotes to his life's ministries.

In this role, Mel notes his value pillars as family, faith, freedom and forward. Perhaps that's why preserving and protecting our family values, honoring the faith based community, balancing the budget, protecting our freedoms, supporting our military, improving transportation infrastructure, strengthening our workforce development including expanding educational opportunities, are issues he will be addressing at the forefront.



“As a strong conservative, I will champion our shared ideals so that we can continue to build a strong community and see Okaloosa County thrive.”
-Mel Ponder



► **BALANCING THE BUDGET**

Government spending should be done responsibly and only for the benefit of the people. Mel has always voted for a balanced budget—and he always will!

► **IMPROVING TRANSPORTATION INFRASTRUCTURE**

As our community continues to grow, we must improve our infrastructure to ease traffic and grow our economy. With forward thinking we can build the community of tomorrow.

► **SUPPORTING OUR MILITARY**

Mel honors the service of every member of the military and our veterans. He has championed legislation to support our service men and women, including expanding educational opportunities.

FAMILY FAITH FREEDOM FORWARD

MelForOkaloosa.com

ELECTION DAY: TUESDAY, NOV 3RD

Paid by Mel Ponder, Republican, for Okaloosa County Commission District 5.

Community

A Mission to Strengthen American Business

Destin is Grateful, October 16, Emerald Grande

The Special Operators Transition Foundation (SOTF) is coming to town with a COVID-compliant fundraiser certain to raise the spirits of all who've recently dealt with the isolation of social distancing, social unrest and election year discord. SOTF, a 501(c)(3) nonprofit, provides the most tailored veterans' transition program to top tier Special Oper-

ations Force leaders in order to strengthen American business with elite veteran talent.

Formerly, the organization was known as Your Grateful Nation, but in May this year, it became the Special Operators Transition Foundation in order to better reflect the organization's mission. To date, SOTF has helped over 250 special operators communicate their skills



and experience to hiring decision-makers.

SOTF has strong ties to the special operations community in the Florida Panhandle, and has

helped a number of operators transition to work in local businesses. In particular, special operators from the Air Force Special Operations Command and the 7th Special Forces Group who seek to stay in the panhandle post-service will be in attendance. SOTF sees a need more than ever for the kinds of leaders that can effectively adapt and inspire their teams, even in the midst of crisis.

These local veterans are in demand; as adaptive leaders participating in this program, they make an immediate impact on their workplace – improved

culture, decreased costs, increased efficiency.

October's event will take place outside at the Emerald Grande, and will include a cocktail hour, raffle of a variety of prizes, a presentation from SOTF to learn how these high performers can impact your business, and a keynote speech by former Navy SEAL Rob O'Neill. Prices and levels of sponsorship are available at sotf.ticketspice.com/destin-is-grateful. Text "SOTF" to 41444 to donate!

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Sunset Dinner Cruise

Taylor Haugen Foundation
October 21, 2020 - Sandestin's
Baytowne Marina – 6 p.m. Sail Time

Take a Sunset Dinner Cruise aboard the exciting SunQuest SOLARIS Yacht for a great cause!

Football is back and The Taylor Haugen Foundation is hosting a fundraiser aboard the Solaris Yacht. Sail towards the sunset while enjoying fine yacht cuisine and chef chosen dessert, an exciting live auction, music, and a great time with the foundation's community ambassadors! Proceeds raised go directly toward the Taylor

Haugen Foundation's mission of honoring Taylor's legacy and protecting youth athletes from abdominal injuries. (You can read about Taylor and his legacy in Destin Life, September 2018 issue.) Boarding begins at 5:30 p.m. on Oct. 21. The boat leaves the Sandestin Baytowne Marina dock promptly at 6 p.m.

Tickets are available for purchase for \$75 a person. Visit taylorhaugenfoundation.ticketbud.com/solaris-2020.

A Night with the Stars

20TH ANNIVERSARY CELEBRATION

Join the Emerald Coast Children's Advocacy Center in celebrating 20 years of preventing child abuse and neglect, protecting children, and restoring the lives and futures of impacted children.

Purchase tickets online at www.eccac.org/20anniversary

Enter a charity drawing to win fabulous prizes.

General Admission Tickets * \$35
(Children 12 & under are FREE)

VIP tables * \$750
(Table close to the front & two bottles of wine)

October 27, 2020 6:30pm
Gates Open at 5:30pm

Featuring the Modern Eldorados

Opening act: Nic Turner

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at MK AV

CULTURAL ARTS VILLAGE
Mattie Kelly Cultural Arts Village
4323 Commons Drive West
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Pack a picnic, wine, and chair or purchase dinner prepared fresh on-site from local food vendors. Soft drinks and bottled water available.

All tickets & table sales final. Pets, tables larger than two feet & drones are not permitted. Purchase tickets online or at the gate.

Cali's To Do In Destin! OCTOBER 2020

..... 1
Destin Fishing Rodeo Weigh Ins All Month Long | 10am-7pm | AJ's Destin
Concerts in the Village | 7pm |
 Mattie Kelly Arts Foundation
Karaoke | 8pm | Harry Ts Lighthouse
Dueling Pianos | 8pm | The Palms
 Bistro
Ladies Night | 10pm | McGuire's
 Destin

..... 2
HarborFest | 4pm | Harborwalk
 Village
Sip & Stroll | 4pm | J.Leon Gallery
Free Beach Bonfire | 5pm | Royal
 Palm Grille
Locals on the Harbor | 5pm |
 Boathouse Oyster Bar
Dueling Pianos | 8pm | The Palms
 Bistro

..... 3
Farmer's Market | 9am-1pm | Grand
 Boulevard
HarborFest | 11am | Harborwalk
 Village
Whiskey Night | 5pm | Timber Creek
 Distillery
Concerts in the Village | 7pm |
 Mattie Kelly Arts Foundation
Karaoke | 8pm | World Of Beer
 Destin
Dueling Pianos | 8pm | The Palms
 Bistro

..... 4
HarborFest | 11am | Harborwalk
 Village
Beach Church Service | 7:30am |
 Henderson Beach State Park
Beach Church Service | 7:30am |
 Crab Trap Destin
Beach Church Service | 7:30am
 | Crab Trap, Okaloosa Island
 Boardwalk

..... 5
Free Beach Bonfire/SIN Night | 5pm
 | Royal Palm Grille
Youth Climbing Club | 5:30pm | Rock
 Out Climbing

..... 6
**Gulf Coast Boating & Fishing
 Seminar** | 6pm | Legendary Marine
Music Bingo | 7pm | World of Beer
Game Night | 7pm | Landsharks Pizza
Trivia Night | 7:30pm | Village Door
 at Seascape

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Youth Climbing Club | 5:30pm | Rock
 Out Climbing
Free Beach Bonfire | 6pm | The Bay
 Restaurant
Trivia Night | 7pm | World Of Beer
 Destin

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Concerts in the Village | 7pm |
 Mattie Kelly Arts Foundation
Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8pm | The Palms
 Bistro
Ladies Night | 10pm | McGuire's
 Destin

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Free Beach Bonfire/SIN Night | 5pm
 | Royal Palm Grille
Dueling Pianos | 8pm | The Palms
 Bistro

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Farmer's Market | 9am-1pm | Grand
 Boulevard
Coastal Distancing Tour | 4pm |
 Legendary Marine
Rocktober Concert Series | 7pm |
 Harborwalk Village
Karaoke | 8pm | World Of Beer
 Destin
Dueling Pianos | 8pm | The Palms
 Bistro

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Beach Church Service | 7:30am |
 Henderson Beach State Park
Beach Church Service | 7:30am |
 Crab Trap Destin
Beach Church Service | 7:30am
 | Crab Trap, Okaloosa Island
 Boardwalk
Blood Drive | 12pm | Destin
 Commons
Sunset Beach Church Service |
 5:30pm | Henderson Beach State
 Park

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Free Beach Bonfire/SIN Night | 5pm
 | Royal Palm Grille
Youth Climbing Club | 5:30pm | Rock
 Out Climbing

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Business Technology Summit | 9am |
 The Palms Bistro
Music Bingo | 7pm | World of Beer



Game Night | 7pm | Landsharks Pizza
Trivia Night | 7:30pm | Village Door
 at Seascape

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Youth Climbing Club | 5:30pm | Rock
 Out Climbing
Free Beach Bonfire | 6pm | The Bay
 Restaurant
**Wednesday Night Free Concert
 Series** | 7pm | Baytowne Wharf
Trivia Night | 7pm | World Of Beer
 Destin

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Bubbly Baytowne | 5pm | Village of
 Baytowne Wharf
Karaoke | 8pm | Harry Ts Lighthouse
Dueling Pianos | 8pm | The Palms
 Bistro
Ladies Night | 10pm | McGuire's
 Destin

..... 16
Free Beach Bonfire/SIN Night | 5pm
 | Royal Palm Grille
Dodge Ball Tournament | 6pm |
 Urban Air Adventure Park
Karaoke | 8pm | Dock on the Island
Dueling Pianos | 8pm | Captain Jack's
 Dueling Piano Bar
Latin Night | 9pm | Bric a Brac

..... 17
Farmer's Market | 9am-1pm | Grand
 Boulevard
Rocktober Concert Series | 7pm |
 Harborwalk Village
Karaoke | 8pm | World Of Beer
 Destin
Dueling Pianos | 8pm | The Palms
 Bistro

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 Beach Church Service | 7:30am |
 Henderson Beach State Park
 Beach Church Service | 7:30am | Crab
 Trap Destin
 Beach Church Service | 7:30am | Crab
 Trap, Okaloosa Island Boardwalk
 Sunset Beach Church Service |
 5:30pm | Henderson Beach State Park

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

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Music Bingo | 7pm | World of Beer
Game Night | 7pm | Landsharks Pizza
Trivia Night | 7:30pm | Village Door
 at Seascape

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Free Beach Bonfire | 6pm | The Bay
 Restaurant
**Wednesday Night Free Concert
 Series** | 7pm | Baytowne Wharf
Trivia Night | 7pm | World Of Beer
 Destin

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Bubbly Baytowne | 5pm | Baytowne
 Wharf
**Beginning Wheel Throwing Clay
 Class** | 6pm | J.Leon Art Gallery
Karaoke | 8pm | Harry Ts Lighthouse
Dueling Pianos | 8pm | The Palms
 Bistro
Ladies Night | 10pm | McGuire's
 Destin

..... 23
Free Beach Bonfire/SIN Night | 5pm
 | Royal Palm Grille
Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8pm | Captain Jack's
 Dueling Piano Bar
Latin Night | 9pm | Bric a Brac

..... 24
Farmer's Market | 9am-1pm | Grand
 Boulevard
Mattie Kelly Festival of the Arts |
 9am | Mattie Kelly Arts Foundation
Rocktober Concert Series | 7pm |
 Harborwalk Village
Karaoke | 8pm | World Of Beer
 Destin

Dueling Pianos | 8pm | The Palms
 Bistro

..... 25
Beach Church Service | 7:30am |
 Henderson Beach State Park
Beach Church Service | 7:30am |
 Crab Trap Destin
Beach Church Service | 7:30am
 | Crab Trap, Okaloosa Island
 Boardwalk
Mattie Kelly Festival of the Arts |
 9am | Mattie Kelly Arts Foundation
Kids Candy Hunt | 12pm | The Gulf
 Restaurant
Sunset Beach Church Service |
 5:30pm | Henderson Beach State Park

..... 26
Free Beach Bonfire/SIN Night | 5pm
 | Royal Palm Grille

..... 27
Music Bingo | 7pm | World of Beer
Game Night | 7pm | Landsharks Pizza
Trivia Night | 7:30pm | Village Door
 at Seascape

..... 28
Free Beach Bonfire | 6pm | The Bay
 Restaurant
**Wednesday Night Free Concert
 Series** | 7pm | Baytowne Wharf
Trivia Night | 7pm | World Of Beer
 Destin

..... 29
Barktober Fest | 4pm | Grand
 Boulevard
Throwback Thursday Cinema |
 6:30pm | Baytowne Wharf
Karaoke | 8pm | Harry Ts Lighthouse
Dueling Pianos | 8pm | The Palms
 Bistro
Ladies Night | 10pm | McGuire's
 Destin

..... 30
Free Beach Bonfire/SIN Night | 5pm
 | Royal Palm Grille
Spooktacular Nights | 6:30pm |
 Harborwalk Village
Karaoke | 8pm | Dock on the Island
Dueling Pianos | 8pm | Captain Jack's
 Dueling Piano Bar
Latin Night | 9pm | Bric a Brac

..... 31
Farmer's Market | 9am-1pm | Grand
 Boulevard
Spooktacular Nights | 6:30pm |
 Harborwalk Village
Karaoke | 8pm | World Of Beer
 Destin
Dueling Pianos | 8pm | The Palms
 Bistro

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 Community

Living Your Optimum Life!

BY CJ LYDON, SENIOR LIVING COMMUNITY ADVISOR

Welcome to our new column! In each issue we will look at Who, What, Why, Where and How to age gracefully, mindfully and successfully navigate the Golden Years of Senior Living. You will be introduced to community leaders, residents, care givers and medical professionals that will provide insight and offer guidance for the journey that lies ahead.

HOW do you plan for the future as a senior citizen or that of a loved one? Financially speaking, is there a long-term care plan, pension, savings, investments, social security or other means to fund the Golden Years? Will you be responsible to fund your aging parents living expenses as well as your own? Have you had a conversation with your family about your/their wishes for their care as they age and are no longer to care for themselves due to difficulty in the upkeep of their home, declining health or memory issues? Or are they in need of socialization on a regular basis with their peers?



Our aging parents and loved ones deserve to live their most optimum life as they age. They have worked long and hard at their careers, serving our Country, raising a family and being good citizens. Isn't it time that someone takes care of their needs for a change? HOW is that going to look for your family?

Did you know that you can continue in your role as son, daughter, spouse or family member and not have the stress of physically taking care of them, their home, etc.? You can be sure that your senior loved one is living in an environment that is



safe, supportive, engaging, active and social all the while loving their new apartment home and the care that is available to them.

It is never too early to begin your journey for the right Senior Living Community for your aging family member or yourself. Assisted Living Communities offer the best option for aging in place. They are staffed to allow the residents to live an independent life as possible while still having the medical staff to support their health needs and concerns as they age. It is even more advantageous if that Community offers another level of care such as Memory Care. While aesthetics might be an area of interest in selecting a community, the personal care and attention to the residents should always be a family's main concern.

Next issue we will meet a Health & Wellness Director who will discuss what things to look out and watch for when determining that it might be time to actively pursue a Senior Living Community for the aging family member.



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Wes Fell: Non-Party Affiliate for County Commissioner

Wes Fell is a 30-year resident of Okaloosa County. In August 2019 he was the first person to file to run for the District 5 County Commission seat being vacated by Kelly Windes.

Wes moved to this area in August 1990 from Louisville, Kentucky where he was in the jewelry business, and owned three thoroughbred racehorses who raced at Churchill Downs.

Wes goes to church at Corpus Christi Catholic Church in Destin.

He is a United States Marine Corps veteran, and the only veteran in this race. He is also a local event promoter with over 45 years of business experience.

For nearly thirty years Wes has worked with numerous businesses, civic and Chamber of Commerce organizations and promoted many business expos, home shows, health fairs, boat

shows and other events in this area. Today he is currently promoting the 21st annual Emerald Coast Home and Boat Show at the Destin-Fort Walton Beach Convention Center on September 26 and 27.

Over the past 20 years he has helped many non-profits raise a lot of money, and over the last two years he has donated over \$30,000 to various groups, including \$17,000 to One Hopeful Place, and over \$15,000 to others including Children In Crisis, Homes For Heroes, The FWB Kiwanis Club, Special Olympics Florida, and others.

Whether we like it or not, or whether you agree or not – This World Is Changing, and many people today, including some of our friends, and family, especially younger people like Gen Xers and Millennials would rather vote for the person than



Political Advertisement Paid for and Approved by Wes Fell, NPA for County Commissioner District 5

the party. And with the County Commissioner's race being an AT LARGE race voted on by ALL registered voters in Okaloosa County, Wes opted out of the Republican Primary on August 18th and chose to run as a Non-Party affiliate in the general election on November 3rd. He did this because he wants to

be an un-biased county commissioner and public servant, working for ALL of the people of Okaloosa County, regardless of their political party.

Wes believes his extensive business background and association and work with many great business and civic leaders in this community, as well as his desire

to be fair to all people, no matter their race, gender or political affiliation qualifies him to serve as an Okaloosa County Commissioner.



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Some of the Issues Wes Will Work On When Elected

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 Community

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Pure & Couture offers beauty services for weddings, special events, consultations and trial sessions including airbrush makeup, blowouts, lash extensions, spray tanning and hair extensions. October specials include "Purchase retail and be entered to win a Moil gift bag and product valued at \$150." Holiday gift sets and candles start arriving this month for your holiday gift giving! Try the new anti-aging treatment with Brazilian blowout for the holidays. Extended hours for the holidays.

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Holidays Already? Impress in Front! Frill Seekers Gifts & Personalized Fabulous Finds



Yes! It's time to think about decorating your home for fall and winter celebrations, especially your front door where guests get the first impression of your home. Savvy decorators recommend Frill Seekers Gift's gorgeous boxwood wreaths that makes any front door come alive with festive fun! Shop co-founder, Heidi LoCicero, accented the boxwood wreath shown here with a silk sash, which can be personalized with a monogram or a single initial in the thread color of your choice. Think a deep orange monogram for the fall or crimson red duogram (two letters!) for Christmas adding a personalized touch. The sash size allows you to top tie or create a perfect wreath bow, or if you have a larger door or wreath to accent—wonderful gifts for brides, newlyweds or new homeowners, too! To hang your wreath sash, just tie it on the bottom of your wreath with a simple knot, and adjust so that the knot is beneath the wreath. Frill Seekers' 18-inch faux boxwood wreath is perfectly proportioned for these unique wreath sashes and can be used year after year in dry, covered outdoor and indoor spaces. So, make your to-do list and check it twice. Santa says early Christmas shoppers who plan ahead are very nice! Stop by the shop in City Market Bayside (Open M-F 10 a.m.-5 p.m. and Sat. 10 a.m.-2 p.m.) Shop online at FrillSeekersGifts.com or email FrillSeekersGifts@cox.net.

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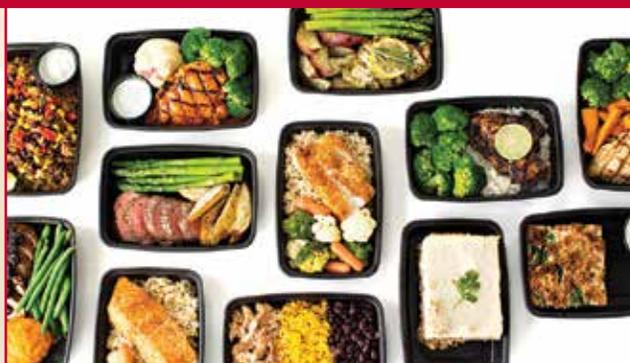
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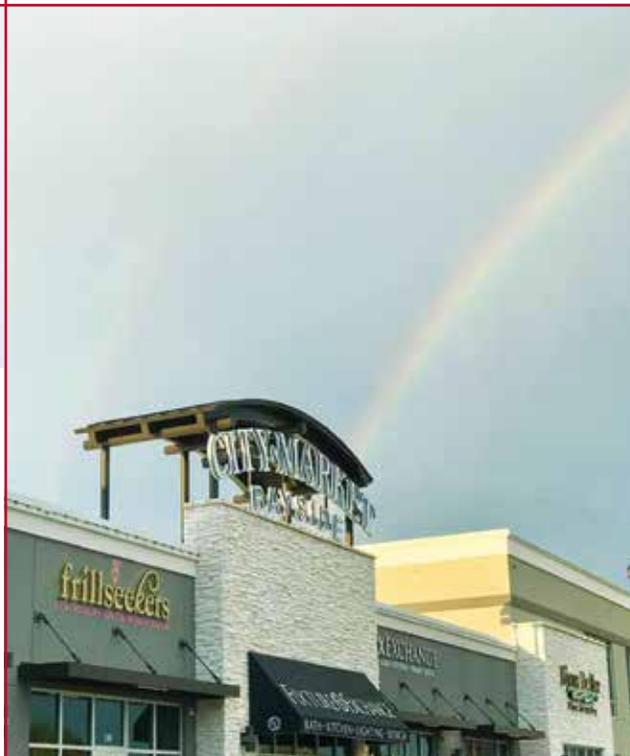
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Hurricanes, Floods and Claims



By VICTORIA OSTROSKY

I can hear the entire Panhandle breathing a collective sigh of relief that the wet, windy, destructive month of September

is over. Fall's first month was too full of tropical storms and torrential rainfall and hurricanes. I experienced my very own personal flood. As did many of you.

Customers still have questions regarding the difference between hurricane/wind coverage and flood coverage. Every time we have a weather incident the questions come up again. Let's clear the fog around the subject.

We're going to start with a couple of assumptions. First, we're assuming your home/condo/dwelling policy includes hurricane/wind coverage (for clarification – some carriers don't write wind coverage for property close to the water).

Then we'll assume your flood policy is a separate policy.

When Hurricane Sally slowly churned her way through Walton and Escambia counties, she brought a ton of rain and wind. Rain that reached far to the east and to the west. Let's say you own a home near the coast. Water is running down your wall and ceiling because some shingles were blown off. Maybe water is coming in around your windows from the force of the wind.

Here's another scenario – mine. The rain keeps coming down and the community drains fill up. Water begins to rise higher and higher until it breaches your doors.

In scenario one, you would file a claim under your hurricane/wind deductible on your home/condo/dwelling policy since the damage was the result of the wind. Scenario two would fall under your flood policy, because the damage was the result of rising water. What about storm surge? If Hurricane Sally would have brought a massive storm surge that then flooded homes, that would still fall under your flood policy. But the hurricane caused it! Yes, that is true, but the actual damage was from flooding.

According to FEMA, this is the definition of flood: A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow.

Once the claim is filed, the real fun begins. Write down your claim number and adjuster's contact information. Document everything. Take pictures. Separate unsalvageable items from salvageable. Mitigate the damage, meaning have a disaster restoration company remove the water, set up fans and a de-humidifier. The sooner your walls and floors dry out the less permanent damage will be sustained. Tarp your roof if it continues to leak. Don't be afraid to ask questions. Then when you forget the answer, ask again. Dealing with damage to your property is emotionally draining and highly stressful, and, if you're like me, my memory suffers when I'm trying to process new information.

My small flood took about a month to get from the date I filed my claim to the date the desk adjuster said he was sending a check. But it doesn't end there. Because my bank required the flood insurance (I'm in flood zone AE), they're also listed on the flood policy. I called them and they opened a file.

Next, they mailed me a packet of documents to fill out, and for the contractor I was going to use to fill out and sign. These documents have to be returned, along with the unendorsed check, to my lender, who then processes everything, sends out an inspector to verify the work was done satisfactorily, then will endorse the check and send the money to me. It's a good thing I had enough in my emergency fund to take care of the repairs, so I'll basically be reimbursing myself once I receive the endorsed check from my lender.

The upshot of it is this: just because you are in an X flood zone, doesn't mean you won't flood. This is Florida. If it can rain, it can flood. Purchase flood insurance, because the next time a tropical storm or Hurricane Sally comes through, your bank account might not be able to handle the expense.



Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos including 'Auto Insurance Made Easy,' or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.



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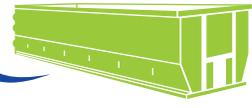
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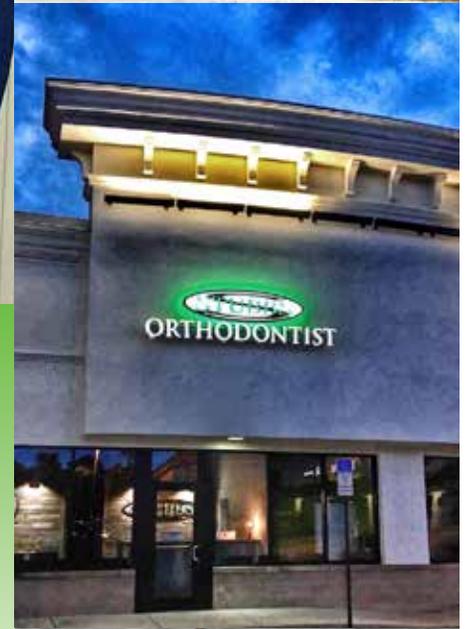
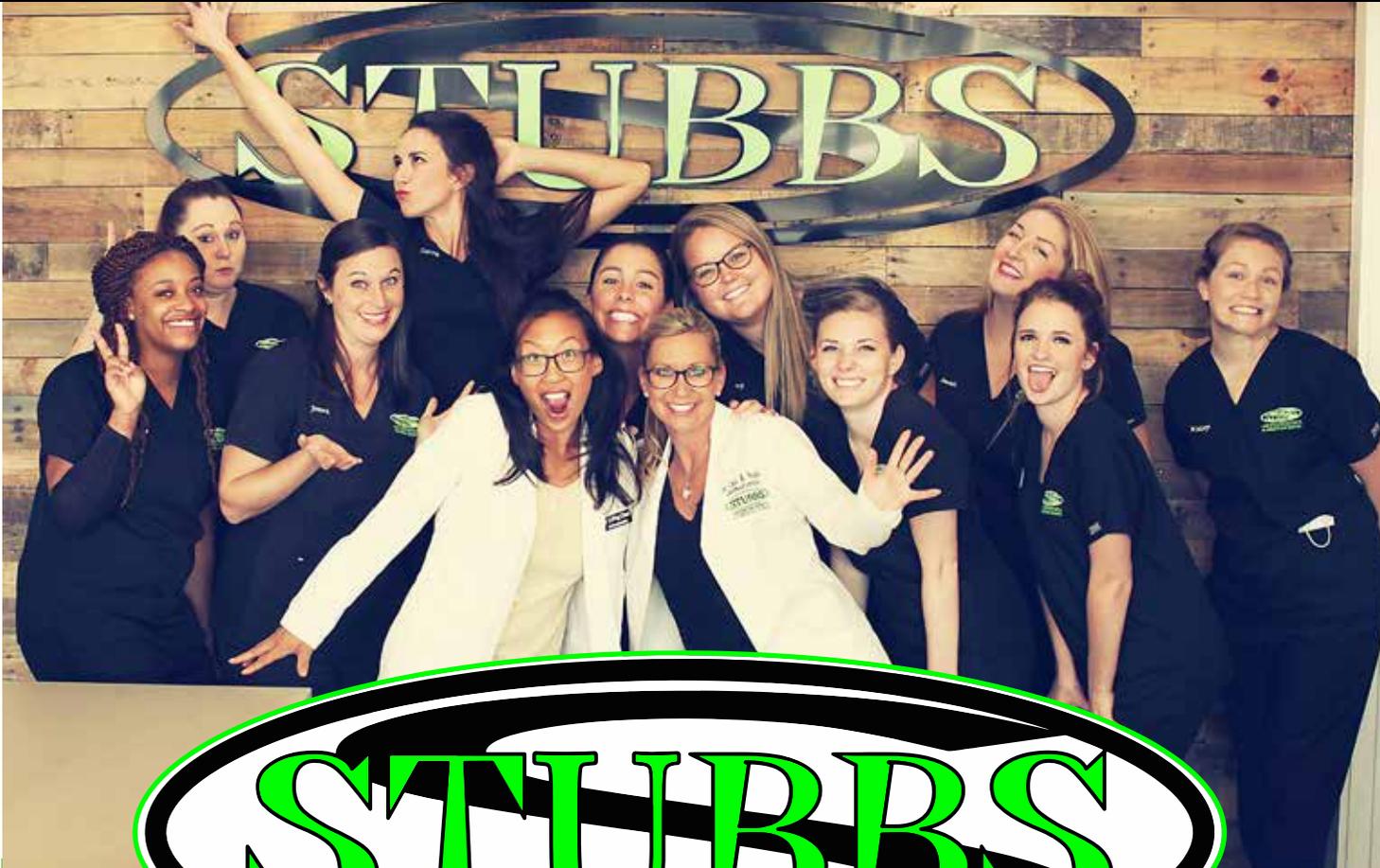
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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha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

 Community



BY MATTHEW VANDERFORD, CLAIMOLOGY

Hurricane Sally is one of those storms that took a lot of folks by surprise. Partly because it was due to hit further west than it did and partly because it just sat and sat, and sat out in the Gulf dumping massive

amounts of water all over the Panhandle, all while it kept pummeling the area with sustained winds of 100+ miles per hour. It was a strong category two storm when it made landfall around 4:45 am.

In the wake of this event, it's important to remember some key points to make the claim filing process a little easier for those affected:

Take as many photos as possible. Those with the most documentation come out ahead.

Take contemporaneous notes (real time notes as they happen). Make sure to write down who you talked to, when you talked to them, what

they said and how long they were on site.

Make an inventory list of all your damaged belongings. Write down what they are and how much it will cost to replace them.

Try to provide your insurance company with photos of the property before the damage happened.

Be true to yourself. If something doesn't feel right or sound right, mention it. Ask to have an explanation in writing about what someone said or to elaborate their position.

Read your policy. If you have questions about what certain parts mean, ask a professional for clarification.

Make sure to read all the paperwork that comes from the insurance company or insurance company representative. Some documents are time sensi-

tive and can put the claim at risk if not turned in on time. If you receive less than what you were expecting or promised, you can always submit more information for a better result.

Make sure you understand what you are signing before you sign it. Sometimes you can sign your rights away.

Remember, the insurance mechanism is just that. A mechanism. A machine – a finely tuned machine that has its own way of operating. And people work inside this machine, but have little wiggle room to maneuver outside the lines. Insurance is also deemed by the insurance companies as a way to lessen the blow of risk, not necessarily to make you whole after the risk you're insured against has happened.

Far too often people end up losing their cool (both on the

insurance company side and the insured side) due to overwhelming circumstances surrounding an event like this. If I can express one thought in the midst of this, it's to remember that we're all people meeting one another with all sorts of differences, prejudices, realities, backgrounds and life events that shape us as we are. If we can keep that in mind while attempting to communicate what we feel is important, and try to communicate in ways that are sincere to how we want to be treated (and treating others the same way too), then a lot more might be accomplished, roadblocks cleared and hurdles jumped over. You never know, the person who you thought was against you might become your greatest advocate and push your claim along to help it get settled.

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

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BY GREG DURETTE,
FLORIDA HEALTH CONNECTOR

How to Make Enrollment in Medicare Smooth and Easy

As with most things these days, the pandemic has caused a great deal of turmoil in processes and routines. Medicare enrollment, however, might have become even easier, depending on your perspective!

In the not-so-long-ago days, a person looking to learn more about Medicare and their enrollment options could visit a local office, attend a seminar or sit down in the comfort of their home with a qualified, licensed agent. This process could take several visits to become comfortable with the available choices. Even Joe Namath (not a qualified, licensed agent!) would be hard pressed to get a person comfortable in just one phone call, despite claims to the contrary.

Well, most of those in-person options are simply off the table for right now. So, what are your options to gather the information you need to make sure you are making the right choices for you and make your enrollment happen as smoothly as possible?

The first step is getting in touch with someone qualified

to provide you with information for your specific needs. I know you get bombarded with mail and phone calls as you approach age 65 and then every Annual Election Period (October 15 – December 7) after that. That type of information overload typically helps no one figure things out and, as I have been told on many occasions, tends to make things even more confusing. In Medicare, quality information trumps volume of information every time.

The first thing you will need to do is apply for your Medicare Parts A & B. There are a number of issues surrounding this first step. So again, it would be wise to seek out a qualified, licensed person to guide you. Also, it is best to begin this process right when you are first eligible which is three months prior to the month in which you will turn 65.

While waiting for your Medicare card to be issued (sometimes 6-8 weeks), you will have the perfect opportunity to explore your other options. Those options range from simply sticking with Original Medicare (Parts A & B only), getting a Stand-Alone Prescription Plan or, choosing between an Advantage Plan or a Supplement Plan. Each comes with its own benefits and potential issues.

I know it seems like a lot and it is. However, if you take the



time and are able to ignore the constant din of your telephone ringing and your mailbox being stuffed, you will come to understand the best choice for you.

Fast forward and here you are with your Medicare card in hand and have decided on

the best plan choice for you. Congratulations! here is only one last step to take—actually getting enrolled. With all those in-person options unavailable or severely limited, what is a person to do?

You can relax in knowing many insurance companies have implemented excellent processes to get you enrolled over the telephone. You can sit back in the comfort of your own home and rest assured all will be taken care of quickly and professionally.

Follow this process and it will help to alleviate much of the

hectic stress this major transition often causes.

As a side note, you can use this process to help eliminate the stress of comparing your existing plan to another during the upcoming Annual Election Period in October.

Boom! Stress-free Medicare enrollment.

Greg is a qualified, licensed agent with Florida Health Connector providing Florida Blue Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 37 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.

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 Community


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The 2020 presidential election is nearing, and many investors, workers, savers and retirees are being bombarded with messaging and have a lot of things

they are considering by Nov. 3. Many are wondering, asking and offering their opinions (deservedly so) as to what impact the election will have on the economy and the markets (stock market, bond market, money market, real estate market to name a few). Many might be pondering the age-old question of, “Do presidents make markets or do markets (and the economy perhaps) make presidents?”

It is important to remember that long-term investors should

not be as concerned with the short-term moves the markets might make and, that in either direction, those might end up as short-term blips. Note that while it is indeed important to take good notice of who occupies the White House, it is more important to think about the economy long-term, what corporate and business earnings are to be and what the Federal Reserve does. It is generally not prudent for investors to make dramatic changes to their portfolios or strategy

Presidents and Elections, the Market, the Economy



based upon the results of an election.

It is important to remember that the strength of the economy and the corona virus can impact the outcome of the election, but investors might want to look beyond that. There are always near-term implications that impact some, but not all the 11 sectors of the stock market.

Raymond James has also published a piece entitled: “3 Myths About Voting and Market Volatility.” The article points out that when making decisions on investing, elections are one of many things to be considered. Here are the myths in short:

The first myth is that Markets Underperform in Election years. Raymond James points out that in 17 of the past 23 election years, the S&P 500 index has ended in positive territory. When the market was down, it was because of things beyond the election.

The second myth is that one party can lay claim to superior economic or financial performance. Raymond James points out that neither party can make such a claim as both the economy and the markets have performed well under both parties.

And the third myth is that the markets are weakest in the year following the election. Raymond James dismissed that as cause and effect as there is not sufficient evidence to support that.

Market timing has often been mentioned as very tempting for investors, either to preserve a gain, avoid a loss, or perhaps make a large gain. The problem many investors have experienced is that predicting the markets can be akin to predicting the weather. There can be forecasting for sure but predicting the outcome is next to impossible.

To learn more, you can go

to www.raymondjames.com to read the article on the election myths. The Raymond James site is replete with information regarding presidential elections, the economy and the markets.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541, with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee, and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.

Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation. Investors should consult their investment professional prior to making an investment decision. Please note, changes in tax law may occur at any time and could have a substantial impact upon each person's situation. While we are familiar with the tax provisions of the issues presented herein, as Financial Advisors of RJFS, we do not provide advice on tax matters. You should discuss tax or legal matters with the appropriate professional.



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Maurice Stouse
Financial Advisor

The First Wealth Management
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Amy Parrish
Financial Advisor

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BY GAIL PELTO, REALTOR

Yes! We are experiencing a Seller's Market in many areas of our community. So, if you are thinking about selling, NOW is a pretty good time to get your property actively on the market for sale! Between inventory shortages and unbelievably low mortgage interest rates, there is an abundance of ready, willing and able buyers out there looking for their forever home or investment rental property. A while back, I asked a group of business professionals, "How many of you have purchased, sold or invested in real estate?" Almost all of their hands went up. Then I asked them, "How many of you know how to hire a real estate agent?" NONE of their hands went up! That was

It is a Seller's Market!

So, How Do You (and Why Should You) Hire a Powerful Real Estate Agent?

amazing to me. These professionals entrusted one of their biggest financial investments, if not the biggest, to an agent and didn't have a clue on what to look for to make sure they were hiring the right real estate agent for the job. "You realtors are all the same." (I've heard that more times than I can count.) Really that's like saying, "All you CPAs, attorneys, doctors, waiters, financial planners, landscapers, etc. are all the same." But, I think you'll agree, that is just not true. So, how do you go about hiring the RIGHT agent for the job of selling your home, so you maximize the return on your investment? Good question. Before you hire an agent, here's a few things to find out:

- Will they tell you the truth regarding the market and pricing of comparable properties? Hiring an agent who tells you what you want to hear, as opposed to the truth, will not help you sell your property for maximum return.
- Are they an expert in the marketplace? Do they know

and study the statistics every day? Your agent should be able to easily show you the statistics about the market specific to your circumstance. They have the tools to find this out. Do they use them?

- Will they aggressively look for buyers and sellers every day, or will they sit around praying for the phone to ring? Professional real estate agents LOOK for buyers and sellers every day. You want an assertive agent, not a passive agent, right?

• Do they deliver strong customer service and customer communication? You need to know what's going on during the process. Will they call you? When? How often? What info will they share with you?

- Do they have a well-defined Marketing Plan of Action? Don't skip this one. It's really important that your agent has a plan to get your home sold. Any agent can put a sign in your yard and post the information in the Multiple Listing Service. What else is your agent going to do? What is their "plan?"

• Do they keep a rigorous schedule? Do they track results and report them to you? A professional agent goes to work; they keep a schedule of what they do and when.

- Do they have the power and knowledge to protect your equity by negotiating the best price for you? Your agent needs to know contracts and be up on the current market; they need to educate you, their client, on all possibilities, so you can make educated decisions.

• Are they a part of a network of highly trained real estate agents? They are like the company they keep!

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

- Do they have a team of strong support staff and a top notch service commitment? There are a lot of moving pieces in a transaction—is your agent equipped to do them all?

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

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

Gail Pelto is a full-time real estate professional with Keller Williams. She is also a Board Member with the Rotary Club of Destin as well as the Mattie Kelly Arts Foundation and is the current president of the Destin Chapter of Master Networks. For information about real estate or if you are a local business professional and would like to learn more about Master Networks, please call her at 850.374.0454 or email to gail.pelto@kw.com. On Facebook, Destin Agent Gail – Emerald Coast Realtor and Master Networks, Destin Chapter.



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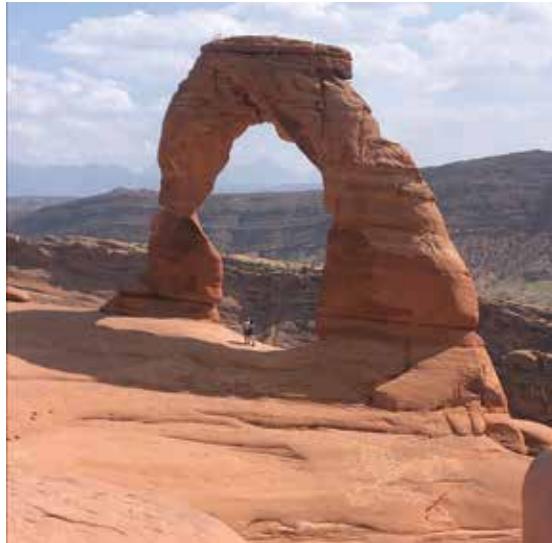
TRAVELIN'
with JoDell

By JODELL HAVERFIELD, LUXURY TRAVEL CONSULTANT ACC

More than ever, booking with a travel specialist is the way to get where you want to go.

What do we want from a vacation? Relaxation, inspiration, adventure, meeting new people? I think the secret to the best vacations is coming home with wonderful memories made. Even though we don't know exactly when cruising will start up again, it looks like it will be soon, and it will be safer and better than ever when it does. Pent up demand is real and cruise lovers

Beyond the Cruise: Land Based Trips to Dream About!



are planning and booking now and so am I. I'm waiting to see if my next cruise scheduled for late November of this year will actually go, but if it doesn't, I will just book another one.

The question now is, when will this be over and where in the world can I go now? Well, this much is certain; Americans are traveling. Many are journeying within their home states

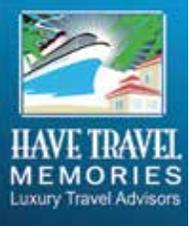
while others are venturing beyond their borders in favor of something further afield. Whatever your pleasure, there is so much to do.

Two members of our staff just returned from a trip through Montana where Big Sky Dreams are made. Jason did some fly fishing on the Bitterroot River, drove through Louis and Clark's old stomping grounds in Lolo,

then on to Missoula, where the famous movie "A River Runs Through It" was filmed. From Missoula, he headed down the Swan Valley towards Flathead Lake, Bigfork and Glacier Park. The wildfires though prevented him from driving through Glacier, so he had a little more time to visit family in Bigfork. Jason was raised in Montana.

After his trip through Big Sky Country, Jason headed south to Utah to meet up with his wife and their two children where they planned to tour some of southern Utah's National Parks, which delivered in spades. They saw amazing canyons and rock formations while posing on the red monuments and hiking the desert sand trails. They also discovered most of the country is doing the same thing as RV's and vehicles of all sizes were on the roads in abundance.

I thought I would leave some room for a few of their pictures. So, I am making this short. Our office will be adding to the traffic congestion again this month as we head for Savannah, Charleston and North Carolina. I will report on our adventure in my November article along with the latest in Cruise news. In the meantime, it's time to think about where you want to go and how you want to get there. Follow us on Facebook to see more pictures and videos of Jason's trip to MT and UT. Visit our website (havetravelmemories.com) to view the details of our upcoming trips. Call me to help you plan your next adventure.



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With 3400+ of us in our local association, selecting your Real Estate Agent shouldn't just be a **roll of the dice**...should it? After all, you're dealing with one of your biggest investments, right? Before you make this BIG decision, ask the agent:

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- Do they have an **Iron-Clad Performance Guarantee?**
- Do they have the **Power of 170,000+ Agents around the world?**
- Do they **"Pro-Actively" search daily** for Buyers for their Sellers and Sellers for their buyers...**there is a difference!**

"I would highly recommend Gail Pelto to anyone who wants a realtor who can get things done!"
- Melanie Kercher, Crystal Beach

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Flooded Refuge Seeks To 'Come Back Strong'

By JENNIE MCKEON, WUWF, NPR FOR FLORIDA'S GREAT NORTHWEST, WUWF.ORG

When disaster strikes, Laurie Hood, founder of Alaqua Animal Refuge, is usually one of the first people to hitch her trailer and rescue domestic, farm or even exotic animals.

But after the refuge took in over 30 inches of rain from Hurricane Sally, Hood is on the receiving end of assistance to ensure the safety for the hundreds of animals that call Alaqua home. "The storm was not like anything we thought it was going to be," she said. "We knew we were always at risk — there's a Bay to the south, a creek to the west and a river to the east, but we were watching the storm and it was supposed to head toward New Orleans."

When the path changed, Hood made the quick decision to call fosters to take in the dogs and cats on Tuesday. It took three hours to find temporary housing for 90% of domestic animals. The farm animals were moved to higher ground. By Wednesday morning, Hood said the refuge had taken in about 1 to 2 feet of rain. And when she returned later that day, she said the flooding had nearly tripled. Full-sized horses were in chest-high water. "I couldn't stop thinking about



CREDIT ALAQUA ANIMAL REFUGE
Alaqua Founder Laurie Hood and family help move animals to higher ground as the flooding got worse.

this opossum I saw sitting on the top of a fence. So, I got in the kayak to bring him to the dry areas at the refuge," she said. "When I got there, it was surreal. I just thought, 'Oh my God.'"

She called her husband, two sons and Alaqua staff to rescue the 30 remaining animals — goats, sheep, pot-bellied pigs, mini-horses and turkeys. Instead of Noah's Ark, they used paddle boards and kayaks to move them to the highest ground on site. "(The refuge) was all underwater," she said. "We lost all the food and supplies. I don't know if any of the buildings or barns will be salvageable."

Hood founded Alaqua Animal Refuge in 2007. The 10-acre farm in Freeport is a no-kill haven for hundreds of animals,

some of which are rescued from abuse cases. Hood regularly responds to hoarding or breeding cases throughout the state.

When Hurricane Michael devastated Panama City in 2018, Alaqua responded by taking in 2,500 animals, and boarded hundreds more for people displaced by the storm. And when Louisiana was hit with massive flooding in 2016, Alaqua helped raise thousands of dollars for rescued animals. They also took in six horses from the St. Landry Parish Animal Control & Rescue.

In 2016, Alaqua announced plans to relocate the refuge to a 100-acre piece of land donated by local conservationists MC and Stella Davis, just 10 miles away from its current location. They began a capital campaign to build what will be a permanent home for the refuge.

While staff and volunteers have begun cleaning up debris and pressure-washing the buildings, Hood said she'd like to take this opportunity to not just build back, but build back better. "This could be the big push to get us there," she said. "We're so grateful to have a community that steps up when we need help, and our staff that hasn't had a day off. This is an opportunity to come back strong."

Free Training Advice for Rescued Pets

Dog-Harmony Inc., a non-profit that works to keep dogs out of shelters through education, is offering free training advice for rescued dogs with behavioral problems, such as jumping, leash pulling, potty-training and separation anxiety. Nancy Bown, Dog-Harmony's founder and Certified Professional Dog Trainer – Knowledge Assessed (CPDT – KA) can help over the phone, or better yet, after meeting the pet at Dog-Harmony headquarters at 237 Market Street in Santa Rosa Beach. No shock collars or choke collars are used and Brown is a force-free trainer.



"It's critical to have the correct type of training," says Nancy. Pet problems, mainly undesirable behaviors and aggression are the most common reason owners rehome their pet, according to the ASPCA's 2015 National Rehoming Survey. For dogs, nearly half are relinquished

for that reason (47 percent). While most dogs are rehomed to a friend or family member (41 percent), the survey found, the second highest place where they end up is a shelter (34 percent). What might have helped keep them in their homes, according to the survey? The second-most requested service was low-cost training or behavior help (34 percent). The free training advice is by appointment only, and aggressive dogs are not eligible for the program. For more information call 850-376-4190 to reserve a spot. And, please visit dog-harmony.org

Like to Decorate?

PAWS is looking for local businesses and clubs to decorate a pre-fabricated dog house for our upcoming fundraiser, "Bark-I-Tecture," at Destin Commons.

Destin Commons will display them around their property for two weeks in November. The public will vote to pick the "Peoples' Choice" winner, and a panel of judges will pick the

"Judges' Choice" winner. Then the doghouses will be auctioned off.

It will be great branding exposure for businesses, creative fun for your staff or a nonprofit organization you choose, and would help our animals!

The doghouses are \$80 each and we can deliver them, or you can pick them up. Decorating begins Oct. 1, giving you a full

month to let those creative juices flow!

If you're interested in participating, please reach out to Lorraine Whetstone, PAWS' Community Development Coordinator, at (850) 362-9207 or pawslorraine@gmail.com, by Sept. 30. The number of participants is limited.

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Fall Energy Tips

ENERGY TIPS

by Emerald Coast Energy Solutions

By CHRIS BALZER, ECES

The official first day of fall was September 22nd. We don't experience fall like most parts of the country. It seems like most

years we just jump right into winter. We choose to live in paradise for a reason—beautiful beaches and warm temperatures. Here are just a few things we can do to

lower energy consumption and make our homes more energy efficient.

Switch to LED lighting.

Consider replacing your incandescent bulbs with LED bulbs, which operate at a lower wattage and produce much less heat. LED bulbs use 75% less energy and last 50 times longer than incandescent bulbs, saving you money on electricity and replacement costs. A 6 to 10-watt LED bulb is comparable to a 40 to 60-watt incandescent bulb. In fact, 90% of the energy used to light an incandescent bulb is heat and only 10% produces light, wasting energy producing unwanted heat in your home. When I was growing up, we used incandescent bulbs to bake cupcakes with a popular toy. This just demonstrates that incandescent bulbs are similar to having tiny ovens around your house.

Lower water heater temperatures.

Many of our water heaters are set to 140° from the manufacturer. Lowering the setting to 120° will save energy and money. When showering, many of us will start with the hot water turned all the way up and then add cold water for a comfortable

temperature. By doing this, you are cooling the hot water which you spent energy and money to heat. Lowering water heater temperatures saves energy and money. Many of our dish washer and clothes washers, have heating elements in them to increase temperatures while washing, so you don't need to have 140° heated water.

Fix Leaky Faucets.

My faucets don't leak. Are you sure? One way to find out is to put a dry cup under the faucet in the sink over night, when not in use. In the morning, check the cup and if there is water in it, your faucet leaks. Well, my faucet only drips a little and not really worried about it. Even the slightest of drips waste energy costing you money. Let's say you have a faucet which drips once every two seconds. It's hard to be precise on volume. So, we are going to estimate the drip volume at 1/4 ml. One gallon contains roughly 3,785 ml. One leaky faucet will waste approximately 2.5 gallons of water per day and approximately 912 gallons of water per year. Now think if you have two or more dripping faucets. Faucets can easily be fixed and some manufacturers will send you replacement parts for free; you just have to ask.

Quick Tips:

Change your HVAC filters. Clean filters allow more air flow putting less strain on the unit, extending the life with less maintenance.

Use dryer balls when drying

clothes or bulky items like sheets. Dryer balls help separate clothes allowing more heat between items and some help absorb moisture shortening drying time.

Check for cracks, leaks and drafts around windows and doors. Many times, a simple replacement of your weather stripping or an inexpensive tube of silicone or caulk can seal these gaps saving you energy and increasing comfort.

In the spring and summer times, the fan should spin in a counter clockwise direction to push cool air downward. In fall and winter, fans should move in a clockwise direction.

By just following a few simple steps you can increase your comfort and save energy. It is always a good idea to consult with a professional when looking to be more energy efficient when it comes to larger projects. The DOE (Department of Energy) states that properly insulating and weatherizing your home can save up to 30% on heating and cooling.

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!



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2020 Football Guide



Football is Back!



BY SCOTT MILLER

Say what? Football is back; that's what! There's no place like the South; we embrace this time of year like nowhere else. So, let's ease on into fall with some of the best eateries and football watching our area has to offer. Take our lead with dining specials and make your life easier with yummy take outs for that football watching gathering or tailgating outdoors at the high school football game!

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Football fans, Auston's is ready for you. There are Big Screen TV's all around, so there's not a bad seat in the house. Game Day Specials all weekend long plus on Monday Nights be sure to come by for their "You Score, We Pour" party from kickoff until the final seconds have ticked away. Auston's will pour you a 9-ounce domestic draft when your team scores a touchdown! Auston's on 98, of Nashville roots, also features its very own "Real Deal Nashville Hot Sauce!" Check out specials, beer selections and a full menu at austonson98.com.

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Boathouse Oyster Bar

Boathouse Oyster Bar has been one of Destin's favorite best kept secrets, but the word is out! Located in the heart of Destin on the Destin Harbor, the Boathouse specializes in making oysters a delicacy. Boathouse's Gumbo recipe was written by Mama Gumbo herself. And, of course, the oysters are raw, steamed or baked just the way you like 'em! Come on by and enjoy the best food in town in a fun and friendly atmosphere. The first Friday of every month the Boathouse hosts locals on the Destin Harbor from 5pm - 7pm. Who wants a free keg? Bring a donation for the Emerald Coast Foundation to qualify for entry.

The Slacker Event Series benefits Road Dogg Rescue. The Boathouse just completed its Slacker 0.5K which raised more than \$4000 for the rescue. Animals are on site during the event. Participants are asked to bring dog or cat food as a donation. For the next upcoming Slacker Event, visit boathouseoysterbardestin.com/events.

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Wowwie Mahi, Buffalo Chicken and Baja Fish. Which one is Your favorite? Wednesday is flatbread special day. Enjoy \$3 off their five famous flatbreads. Pairs well with \$3 house wine or 1/2 priced bottles. Your Island awaits you...

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981 U.S. Hwy. 98, Destin

islandwing.com

Landshark's Pizza

Are you ready for some Football? Hungry, thirsty, maybe a little of both? Come in and visit Landshark's Pizza. Owners Brian and Sue Hassmann have created the locals' favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's plenty of seating for everyone and TV's galore, plus fun and games all week long. Weekly specials and fun include Music Bingo on Tuesdays at 7pm; \$.69 cent Wing Wednesdays; Sports fans from all over come and watch all their favorite teams on countless regional and national sports networks including College



and Pro Football. And there's a fully stocked bar with 95 different bourbons and 30 beers on draft!

(850) 424-6743

300 Harbor Blvd., Destin

landsharkspizza.com

Supermarket & Taqueria Mi Gente'

Mi Genté Supermarket

Taqueria & Cantina is an exciting new Destin dining hotspot. One visit there and you'll surely know why. With fresh ingredients and homemade recipes, this fun and festive restaurant will instantly capture your heart. Serving up huge portions, you can choose

Continued next page

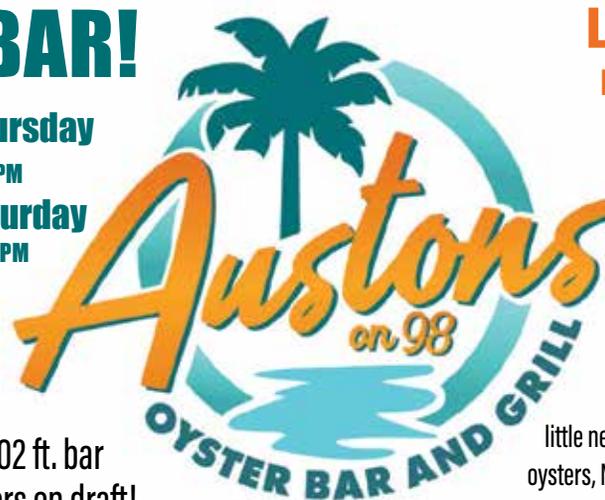
RAW BAR!

Sunday - Thursday

11 AM - 9 PM

Friday & Saturday

11 AM - 10 PM



Home of the 102 ft. bar including 32 beers on draft!

LIVE MUSIC!

Every Wed. 6-9 pm

and Fri. 7-10 pm

STICKY TOO

(Every Wed)

HAPPY HOUR!

3-6 pm Daily

Specialties include little neck clams, freshly shucked raw oysters, New England style clam chowder and jumbo shrimp cocktail!



(850) 842-3200 | 125 Poinciana Blvd | Miramar Beach | austonson98.com

Destin's Best Places to Wa



from an incredible menu offering a diverse selection of delicious food from different Latin-America countries. Taqueria Mi Gente' is a treat you just have to experience for yourself. Enjoy a drink from the cantina, try a few tasty items on the menu. Take a walk through their amazing and diverse supermarket where you can buy a variety of Latin America groceries to take home. Be sure to order your favorite specialty meats to take home. They

will even grill it to perfection for you. Just ask...

(850) 842-2992

733 Harbor Blvd., Destin

Tailfins Alehouse and Oyster Bar

With stunning views of the Destin Harbor and your favorite foods and drinks, Tailfins' Entertainment Complex delivers an incredible mix of friendly and fun atmosphere along with breathtaking views. A magical combi-

nation for watching your favorite teams and enjoying the entertainment with Live Music seven days a week. Rusty Hammerstrom performs every Monday, Wednesday & Friday. BT Turner is live every Tuesday, Thursday, Saturday & Sunday. Tailfins offers multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk so come back again and again to experience all they have to offer. Football is Back...Tailfins is your go-

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



to destination for all the games. There are Huge Big Screen TV's everywhere you look so you can watch your favorite teams all season long. Be sure to try all of the Scrumptious Early Bird Specials M-F from 4-7pm including Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95. And if that's not already enough to bring you by, Tailfins offers a Double Happy Hour from 4-7pm and again from 10pm to closing from Mon. through Fri. with \$15 Domestic Bottle Buckets and \$7.99 Pitchers, House Wines and Well Drinks. We'll see you there.

(850) 650-1200

On the Harbor in Destin

tailfinsdestin.com

you so on game day or anyday, come in and see us.

Ready to shake it up a little? And we mean literally - Tequila's Sports Bar and Grill has quickly become a local favorite. Stop in today and let them serve up some of their world class, Jumbo sized Margaritas sure to set the mood to watch your favorite game. Tequila's has some of the best seats in the neighborhood.

Come in and enjoy a unique fusion of sports bar food and delightful Mexican dishes, lunch specials offered daily Monday through Friday for \$8.99. EAT, DRINK, FIESTA!! Open seven days a week for lunch, dinner or call ahead to place your take out and to-go orders.

(850) 279.6402

11225 U.S. 98 W,

Miramar Beach

restaurantji.com/fl/destin/tequilas-/

Tequila's Sports Bar & Grill

Football season is in full swing! Tequila's is open and ready for

2-4-1 MARGARITAS ALL DAY EVERYDAY!

TEQUILA'S
SPORTS BAR & GRILL

YOUR NEW DESTINATION FOR ALL SPORTS!

MIRAMAR BEACH
(850) 279-6402
11225 US-98 W, Miramar Beach, FL 32550
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Award-Winning Menu, Sports, Full Bar, 3 Dining Areas, Game Room, Dog & Giga Friendly Harborside Deck!

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Pizza|Wings|Subs|Calzones|Salad|Desserts & Cocktails
AMAZING SPECIALS EVERY DAY OF THE WEEK!

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BEST PIZZA IN DESTIN & PLUS BEST WINGS IN DESTIN, BEST FALCOS IN DESTIN, FULL BAR, & GAME ROOM! FRIENDLY BACK DECK!

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NHL | NBA | NCAA College Hoops
on an Army of Big Screen TVs! Destin's Official Green Bay Packers HQ!

Watch Your Favorite Teams!



October Game-Day Schedule Highlights

Saturday, October 3

Auburn @ Georgia
 Texas A&M @ Alabama
 Virginia @ Clemson
 South Carolina @ Florida
 Oklahoma @ Iowa St.
 LSU @ Vanderbilt
 Missouri @ Tennessee
 South Florida @ Cincinnati

Saturday, October 10

Alabama @ Ole Miss

Miami @ Clemson
 Arkansas @ Auburn
 Missouri @ LSU
 Tennessee @ Georgia
 Florida @ A&M
 Florida St. @ Notre Dame

Saturday, October 17

Auburn @ South Carolina
 Clemson @ Georgia Tech
 Pittsburgh @ Miami
 North Carolina @ Florida St.
 Georgia @ Alabama
 LSU @ Florida
 Kentucky @ Tennessee

Saturday, October 24

Auburn @ Ole Miss
 Nebraska @ Ohio St.
 Penn St. @ Indiana
 Tennessee @ Alabama
 South Carolina @ LSU

Missouri @ Florida
 Georgia @ Kentucky

Saturday, October 31

LSU @ Auburn
 Ohio St. @ Penn St.
 Mississippi St. @ Alabama
 Michigan St. @ Michigan
 Wisconsin @ Nebraska
 Florida St. @ Louisville
 Virginia @ Miami
 Notre Dame @ Georgia Tech



*All games listed here scheduled as of 9/30. Check your local listings for schedule updates, game times and information.

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Amazing Food
Fresh Seafood

Tailfins ENTERTAINMENT
 Johnny & Rusty's
ALEHOUSE & MARINA
 SGT. MOORE'S
OYSTER BAR
 ON THE DOCKS
 Destin, Florida

\$9.99 LUNCH SPECIALS
 Monday thru Friday 11 am-3 pm

EARLY BIRD DINNER SPECIALS
 Monday - Friday 4-7 pm

DOUBLE HAPPY HOUR
 Monday-Friday 4-7 pm & 10 pm-Close

ALASKAN CRAB LEGS
 Dinner Special \$19.95 (M-F 4 till 7)

172 Harbor Blvd. Destin
(850) 650-1200
TailfinsDestin.com
 Now Serving Breakfast 9 am - noon

Live Music on the Docks
7 Days a Week
 BT Turner
 Rusty Hammerstrom

GAME DAY SPECIALS
 Watch all College Football
 and NFL Games here!

SEC	Oct 3	Oct 10	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Alabama	A&M	@OleMiss	UGA	TENN	MSU	OPEN	@LSU	UK	AUB	@ARK
Arkansas	@MSU	@AUB	OleMiss	OPEN	@A&M	TENN	@UF	LSU	@MIZZ	BAMA
Auburn	UGA	ARK	@SC	@OleMiss	LSU	OPEN	@MSU	TENN	@BAMA	A&M
Florida	SC	@A&M	LSU	MIZZ	OPEN	@UGA	ARK	@VAN	UK	@TENN
Georgia	AUB	TENN	@BAMA	@UK	OPEN	UF	@MIZZ	MSU	SC	VAN
Kentucky	OleMiss	MSU	@TENN	UGA	@MSU	OPEN	VAN	@BAMA	@UF	SC
LSU	@VAN	MIZZ	@UF	SC	@AUB	OPEN	BAMA	@ARK	@A&M	OleMiss
MSU	ARK	@UK	A&M	OPEN	@BAMA	VAN	AUB	@UGA	@OleMiss	MIZZ
Missouri	@TENN	@LSU	VAN	@UF	UK	OPEN	UGA	@SC	ARK	@MSU
Ole Miss	@UK	BAMA	@ARK	AUB	@VAN	OPEN	SC	@A&M	MSU	@LSU
SC	@UF	@VAN	AUB	@LSU	OPEN	A&M	@OleMiss	MIZZ	MSU	@UK
Tenn	MIZZ	@UGA	UK	BAMA	OPEN	@ARK	A&M	@AUB	@VAN	UF
TX A&M	@BAMA	UF	@MSU	OPEN	ARK	@SC	@TENN	OleMiss	LSU	@AUB
VAN	LSU	SC	@MSU	OPEN	OleMiss	@MSU	@UK	UF	TENN	@UGA



LOCAL HIGH SCHOOL FOOTBALL SCHEDULES

CHOCTAW HIGH SCHOOL

10/2	7 PM	Fort Walton Beach	.....	Away
10/9	7:30 PM	Navarre	.....	Away
10/16	7 PM	West Florida (Pensacola)	.....	Away
10/23	7 PM	Gulf Breeze	.....	Away
10/30	7 PM	Pace	.....	HOME
11/6	7 PM	Milton	.....	Away

FORT WALTON BEACH HS

10/2	7 PM	Choctawhatchee (FWB)	.....	HOME
10/2	7 PM	Gulf Breeze	.....	HOME
10/9	7:30 PM	Milton	.....	Away
10/16	7 PM	Pace	.....	HOME
10/23	7:30 PM	Navarre	.....	Away
10/30	7 PM	Crestview	.....	Away
11/6	7 PM	Wakulla (Crawfordville)	.....	HOME

NICEVILLE HIGH SCHOOL

10/2	7:30 PM	West Florida (Pensacola)	.....	HOME
10/9	7 PM	Mosley (Lynn Haven, FL)	.....	HOME
10/16	7 PM	Navarre	.....	HOME
10/16	8 PM	Chiles (Tallahassee)	.....	HOME
10/23	7 PM	Pensacola Catholic	.....	HOME
10/30	7:30 PM	Milton	.....	Away
11/6	7:30 PM	Pace	.....	Away

PRO FOOTBALL WATCHING OCTOBER 2020

All times Central

WEEK 4

THURSDAY, OCT. 1

Broncos at Jets, 7:20 p.m. (NFLN)

SUNDAY, OCT. 4

Cardinals at Panthers, Noon (Fox)

Colts at Bears, Noon (CBS)

Jaguars at Bengals, Noon (CBS)

Browns at Cowboys, Noon (Fox)

Saints at Lions, Noon (Fox)

Vikings at Texans, Noon (Fox)

Seahawks at Dolphins, Noon (Fox)

Chargers at Buccaneers, Noon (CBS)

Steelers at Titans, Noon (CBS)

Ravens at Redskins, Noon (CBS)

Giants at Rams, 3:05 p.m. (Fox)

Patriots at Chiefs, 3:25 p.m. (CBS)

Bills at Raiders, 3:25 p.m. (CBS)

Eagles at 49ers, 7:20 p.m. (NBC)

MONDAY, OCT. 5

Falcons at Packers, 7:15 p.m. (ESPN)

WEEK 5

THURSDAY, OCT. 8

Buccaneers at Bears, 7:20 p.m. (Fox/NFLN)

SUNDAY, OCT. 11

Panthers at Falcons, Noon (Fox)

Bengals at Ravens, Noon (CBS)

Jaguars at Texans, Noon (CBS)

Raiders at Chiefs, Noon (CBS)

Broncos at Patriots, Noon (CBS)

Cardinals at Jets, Noon (Fox)

Eagles at Steelers, Noon (Fox)

Bills at Titans, Noon (CBS)

Rams at Redskins, Noon (Fox)

Dolphins at 49ers, 3:05 p.m. (Fox)

Colts at Browns, 3:25 p.m. (CBS)

Giants at Cowboys, 3:25 p.m. (CBS)

Vikings at Seahawks, 7:20 p.m. (NBC)

MONDAY, OCT. 12

Chargers at Saints, 7:15 p.m. (ESPN)

WEEK 6

THURSDAY, OCT. 15

Chiefs at Bills, 7:20 p.m. (Fox/NFLN)

SUNDAY, OCT. 18

Bengals at Colts, Noon (Fox)

Lions at Jaguars, Noon (Fox)

Falcons at Vikings, Noon (Fox)

Bears at Panthers, Noon (Fox)

Redskins at Giants, Noon (Fox)

Ravens at Eagles, Noon (CBS)

Browns at Steelers, Noon (CBS)

Texans at Titans, Noon (CBS)

Dolphins at Broncos, 3:05 p.m. (CBS)

Jets at Chargers, 3:05 p.m. (CBS)

Packers at Buccaneers, 3:25 p.m. (Fox)

Rams at 49ers, 7:20 p.m. (NBC)

MONDAY, OCT. 19

Cardinals at Cowboys, 7:15 p.m. (ESPN)

WEEK 7

THURSDAY, OCT. 22

Giants at Eagles, 7:20 p.m. (Fox/NFLN)

SUNDAY, OCT. 25

Lions at Falcons, Noon (Fox)

Steelers at Ravens, Noon (CBS)

Browns at Bengals, Noon (CBS)

Packers at Texans, Noon (Fox)

Chargers at Dolphins, Noon (CBS)

Panthers at Saints, Noon (Fox)

Bills at Jets, Noon (CBS)

Cowboys at Redskins, Noon (Fox)

Seahawks at Cardinals, 3:05 p.m. (Fox)

Chiefs at Broncos, 3:25 p.m. (CBS)

49ers at Patriots, 3:25 p.m. (CBS)

Buccaneers at Raiders, 7:20 p.m. (NBC)

MONDAY, OCT. 26

Bears at Rams, 7:15 p.m. (ESPN)

WEEK 8

THURSDAY, OCT. 29

Falcons at Panthers, 7:20 p.m. (Fox/NFLN)

SUNDAY, NOV. 1

Patriots at Bills, Noon (CBS)

Titans at Bengals, Noon (CBS)

Raiders at Browns, Noon (Fox)

Colts at Lions, Noon (CBS)

Vikings at Packers, Noon (Fox)

Jets at Chiefs, Noon (CBS)

Rams at Dolphins, Noon (Fox)

Jaguars at Chargers, 3:05 p.m. (CBS)

Saints at Bears, 3:25 p.m. (Fox)

49ers at Seahawks, 3:25 p.m. (Fox)

Cowboys at Eagles, 7:20 p.m. (NBC)

MONDAY, NOV. 2

Buccaneers at Giants, 7:15 p.m. (ESPN)



Micheladas



Taco Tuesday



Domingo Sunday

OPEN FOR LUNCH & DINNER
MEXICAN BREAKFAST COMING SOON ON SAT. & SUN. MORNINGS!

Latin Supermarket, Taqueria & Cantina

SPECIALTY MEATS SOLD HERE!

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

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

Private Party Room Available.

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ACC	Oct 3	Oct 10	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Boston C	N Carolina	PITT	@Va Tech	Ga Tech	@Clemson	@Syracuse	ND	OPEN	Louv (11/27)	@Virginia
Clemson	Virginia	Miami	@Ga Tech	Cuse	BC	@ND	OPEN	@FSU	PITT	@Va Tech
Duke	Va Tech	@Cuse	@NC State	OPEN	Charlotte	N Carolina	@Virginia	Wake	@Ga Tech	FSU
Florida St	Jax St	@ND	N Carolina	@Louisville	OPEN	PITT	@NC State	Clemson	Virginia	@Duke
Ga Tech	OPEN	Louisville	Clemson	@BC	ND	OPEN	PITT	@Miama	Duke	@NC State
Louisville	OPEN	@Ga Tech	OPEN	FSU	Va Tech	@Virginia	OPEN	Cuse (11/20)	@BC (11/27)	Wake
Miami	OPEN	@Clemson	Pitt	Virginia	OPEN	@NC ST (11/6)	@Va Tech	Ga Tech	@Wake	NC
NC State	@Pitt	Virginia	Duke	@NC	OPEN	Miami (11/6)	FSU	Liberty	@Cuse	Ga Tech
NC	@BC	Va Tech	@FSU	NC State	@Virginia	@Duke	Wake	OPEN	ND (11/27)	@Miami
Syracuse	OPEN	Duke	Liberty	@Clemson	Wake	BC	OPEN	@Louv (11/20)	NC State	@ND
Pittsb	NC State	@BC	@Miami	ND	OPEN	@FSU	@Ga Tech	Va Tech	@Clemson	OPEN
Virginia	@Clemson	NC State	@Wake	@Miami	N Carolina	Louisville	Duke	OPEN	@FSU	BC
Va Tech	@Duke	@N Carolina	BC	Wake	@Louisville	Liberty	Miami	@PITT	OPEN	Clemson
Wake	OPEN	OPEN	Virginia	Va Tech	@Cuse	OPEN	@NC	@Duke	Miani	@Louisville

BIG 10	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5	Dec 12	Dec 19
Illinois	@Wisconsin	Purdue	Minnesota	@Rutgers	@Nebraska	Ohio St	Iowa	@N'Western	TBD
Indiana	Penn St	@Rutgers	Michigan	@Michigan St	@Ohio St	Maryland	@Wisconsin	Purdue	TBD
Iowa	@Purdue	N'Western	Michigan St	@Minnesota	@Penn St	Nebraska	@Illinois	Wisconsin	TBD
Maryland	@N'Western	Minnesota	@Penn St	Ohio St	Mich St	@Indiana	@Michigan	Rutgers	TBD
Michigan	@Minn	Michigan St	@Indiana	Wisconsin	@Rutgers	Penn St	Maryland	@Ohio St	TBD
Michigan St.	Rutgers	Michigan	@Iowa	Indiana	@Maryland	N'Western	Ohio St	@Penn St	TBD
Minnesota	Michigan	@Maryland	@Illinois	Iowa	Purdue	@Wisconsin	N'Western	@Nebraska	TBD
Nebraska	@Ohio St	Wisconsin	@N'Western	Penn St	Illinois	@Iowa	@Purdue	Minnesota	TBD
Northwestern	Maryland	@Iowa	Nebraska	@Purdue	Wisconsin	@Michigan St	@Minnesota	Illinois	TBD
Ohio St.	Nebraska	@Penn St	Rutgers	@Maryland	Indiana	@Illinois	@Mich St	Michigan	TBD
Penn St.	@Indiana	Ohio St	Maryland	@Nebraska	Iowa	@Michigan	@Rutgers	Michigan St	TBD
Purdue	Iowa	@Illinois	@Wisconsin	N'Western	@Minnesota	Rutgers	Nebraska	@Indiana	TBD
Rutgers	@Mich St	Indiana	@Ohio St	Illinois	Michigan	@Purdue	Penn St	@Maryland	TBD
Wisconsin	Illinois	@Nebraska	Purdue	@Michigan	@N'Western	Minnesota	Indiana	@Iowa	TBD



*All games listed here scheduled as of 9/29. Check your local listings for schedule updates, game times and information.

Destin Life is printed and delivered to 12,000 homes and businesses in Destin each month! For advertising call 850.688.9886

BOATHOUSE
OYSTER BAR

A Locals Favorite For Over 30 Years!

OCTOBER LIVE MUSIC!

Mondays: 5pm Cole Jordan
9pm Roshambo

Tuesdays: 5pm Kyle LaMonica
8pm Austin Jennings

Wednesdays: 9pm Squeely Dan

Thursdays: 4pm Shane Curle
8pm Austin Jennings

Fridays: 4pm Jason Findley
8pm Dead in Connecticut

Saturdays: 12pm Kelly Byrd
8pm Gunner

Sundays: 12pm Kelly Byrd
4pm Jason Findley
8pm Squeely Dan

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

288 Harbor Blvd, Destin
(850) 837-3645
Facebook: www.facebook.com/BoathouseOysterBar
www.boathouseoysterbardestin.com

Dining, Entertainment & Specials

Boathouse Oyster Bar

SPECIALS

Daily Lunch Specials M-F \$9.99
Slacker Sunday Oyster
Brunch - 11am

LIVE ENTERTAINMENT

Mondays: Cole Jordan - 5pm,
Roshambo - 9pm

Tuesdays: Kyle LaMonica -
4pm, Austin Jennings - 8pm

Wednesdays: Shane Curle -
4pm, Hayes and Howard -
8pm

Thursdays: Shane Curle -
4pm, Austin Jennings - 8pm

Fridays: Jason Findley - 4pm,
Jason Clark - 8pm

Saturdays: Kelly Byrd -12pm,
Rusty Hammerstrom - 4pm
& Gunner - 8pm

Sundays: Kelly Byrd - 12pm,
Jason Findley - 4pm, TBD
(850) 837-3645
288 Harbor Blvd., Destin
boathouseoysterbardestin.com

Bric a` Brac Restaurant & Night Club

Voted "Best Crab Cakes in Destin" five years in a row, Bric a` Brac is the true definition of something for everyone—a family friendly, kid friendly, American-style restaurant. Bric a` Brac is well known for its super tasty food selections served up in a fun, artsy atmosphere by a truly professional and friendly staff. Locally-owned and operated since 2014 by twin broth-

ers Rodolfo and Fernando Petit, their hands on, fun loving style, engaging charisma and true passion set them apart. But it doesn't stop there. Want great food coupled with great fun? Enjoy delicious entrées while you listen to some lively tunes. There is truly something for everyone at Bric a` Brac in Destin.

SPECIALS

Voted Best Crab Cakes in Destin 5 Years in a Row!

LIVE ENTERTAINMENT

Wednesday: Solo Musician

Thursdays: Karaoke - 7pm

Fridays: Jones & Company -
7pm

Saturdays: Teal Magnolias -
7pm

Late Night! 11pm - 4am

Latin Night Fridays & Saturdays

Music and Dancing Upstairs/Downstairs
(850) 424-6369

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

La Famiglia Restaurant

It didn't take much for Pino Tozzi to decide to sell his successful businesses in Rome, Italy, uproot his young family and emigrate to America—just a vacation to Destin in 2005. The rest is history... La Famiglia has earned a reputation for serving some of the finest homemade Italian dishes on the Emerald Coast including Veal Parmesan, homemade pastas and raviolis and antipasto. Not to be missed, La Famiglia is a local favorite



for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingredients. A big appetite? Try the hand-stretched, 2 ft. pizza on for size! Simply a great place to take the family out for a genuine, Italian pizza experience and memory-making.

SPECIALS

Lunch Menu starts at \$7.99

Wine Down Wednesdays \$3 glass of house wine all day and 20% off bottle of wine

(850) 279.4527
16055 Emerald Coast Pkwy.,
Ste. 114, Destin
lafamigliadestin.com

The Melting Pot

Fondue is back and more popular than ever in this beautiful haven. The Melting Pot is the original fondue restaurant where you can enjoy several fondue cooking styles and a variety of unique entrées, salads and unforgettable desserts. But it's more than just a restaurant; it's a unique destination offering a dining experience unlike

any other. This magical fondue restaurant is perfect for the everyday occasion, from a night out with friends or a romantic dinner with your special someone to a promotion celebration with colleagues. Of course, what's delicious food without a selection of wines and craft beers to really make it great? No matter what the occasion or how many courses you choose to partake in, The Melting Pot provides an unforgettable, interactive dining experience that turns moments into memories. Owned and operated by Lucinda Hollis and her fiancé, Auburn Bridge, this restaurant is the one place that encourages you "to play with your food." So, if you haven't already, be sure to "dip in."

SPECIALS

4pm to 6pm every day best happy hour in town! \$3 Bottled Beers, \$4 select wines and draft beers, \$5 select cocktails and \$6 cheese or chocolate fondues!

Join us every Wednesday for our Crave Combo and \$10 off wine! Enjoy a three course fondue meal \$22.95 and \$10 off any bottle of wine every Wednesday night. There is no better excuse for a midweek break!

The last Tuesday of every month - Ladies Night Out! Grab the girls and join us the last Tuesday of every month for a four-course dinner for just \$30 per lady, plus \$5 cocktail and wine specials all night long!

Every Monday night is bar and restaurant employee night - Bar and restaurant industry employees join us every Monday night for half off all food!

Military Appreciation - 10% off all food every night.

(850) 269-2227
11394 U.S. Hwy 98,
Miramar Beach
meltingpot.com/destin-fl/

Happy Hour
\$6 cheese and \$6 chocolate fondues plus drink specials every day from 4-6 at our bar.
Book your fondue experience today!

The Melting Pot
FONDUE RESTAURANT
MELTINGPOT.COM

11394 US Highway 98 W | Destin, FL | (850) 269-2227

Bric à Brac

Family-Friendly, American-Style Seafood Restaurant
Locally Owned & Operated
Voted Best Crab Cakes in Destin

FREE Homemade Smoked Tuna Dip
w/purchase of 2 Adult Entrees (limit 1 per table)

We're Open for Dine In!

850-424-6369 | www.bricabracdestin.com

LA FAMIGLIA

Restaurant & Pizzeria

Experience "Authentic" Italian Cuisine
from your hosts the Tozzi Family!

Featuring Veal & Chicken Parmesan, Marsala,
Homeade Pasta & Ravioli, Pizzas and more!

New Location: Island Palms Plaza
16055 Emerald Coast Parkway Suite 114, Destin (next to Walmart)
850-279-4527

Off the Hook



Continued from page 1

board, pier, bridge, jetty, shoreline and surf – whichever you prefer.

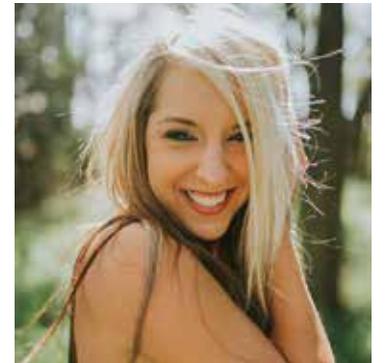
If you're planning to make a trip down to the docks, expect to see a broad spectrum of fish being weighed in. From Sharks to Amberjacks, Grouper to King Mackerel, Tunas to Marlin, the rodeo has it all. According to the Destin Rodeo website, "virtually every gamefish is recognized with awards during the Rodeo." Rodeo anglers are competing for over \$100,000 in cash and prizes, awarded for both daily and overall catches.

Even if you're not a fisherman, the energy level and excitement that comes from being at the docks for weigh ins is like nothing else we've ever experienced. Boats back into the

scales, pull the fish from their boat while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boat and their team. For the best seat in the house, get there early, grab a few beers and snag a seat on the outdoor bleachers by the leaderboard or above on AJs outside upper deck.

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

Cali Hlavac (said like Kay-Lee), Destin Life columnist, is also owner of To Do In Destin and Silver Shade Studios. She started todoindestin.com as a social media platform, in hopes



of connecting locals and visitors to all the amazing things Destin has to offer. She's also talented in capturing all the happiness and love that are present on the wedding day as well as giving couples a fantastic memory of their wedding day through her amazing videography and cinematography. Cali relocated to Destin in 2013 from Nebraska (Go Big Red!) to bring her entrepreneurial spirit and existing brands to the beach life. She can be reached at highfive@todoindestin.com.

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Off the Hook

Meet our Hometown Hero: **Weighmaster Bruce Cheves**

“Bring me a fish, I’ll make you famous!”

BY HELEN DONALDSON

Destin Fishing Rodeo Weighmaster Bruce Cheves an avid storyteller, comedian, entertainer and the like, first arrived in Crestview in 1977, leaving his home state of California. Cheves, who says his name is of Scottish descent, derived from McChevers, found his love for the ocean as a child there in tide pools along the Monterrey coast. He was

fascinated by seeing many species of marine life including eel, countless fish species and crabs of varied sorts. These experiences served to fuel his own inquisitiveness to venture out onto the Pacific Ocean only to be denied by the cruelty of sea sickness. Despite the uncomfortable queasiness, he still has fond memories fishing with the Italians notorious for commercial fishing and the

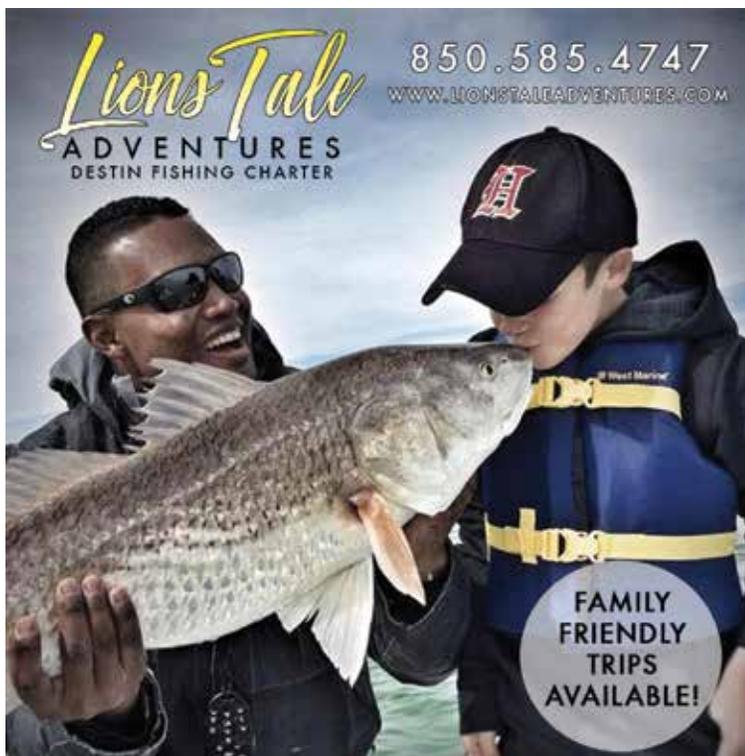
ability to find the fish “without a lot of modern technology even for the standards back then,” Cheves said.

It was those memories that encouraged Bruce to find his way onto Kelly Docks in Destin. Although largely encouraged by his mother, initially he found himself on a new journey in search of adventure. It was when he heard Captain Bruce Marler say, “If you pay attention, you will learn something every day” that he knew he was at the right place at the right time, and he never looked back. A resounding lust for life along with a strong desire to gain knowledge from Destin’s Captains that fished more from the heart and personal experience than relying on technology, suited his style of learning and learn he did. A student of everything from weather patterns to moon phases, barometric pressure changes all would prove more opportune times to fish or not to fish. He paid attention to captains like Tommy Thomas onboard the RipTide who would “read the bottom” with his 735 machine spitting out the data on paper. This would show, if read correctly, the different types of fish on the bottom. “Christmas Trees” and dots would denote



Jaycees women’s auxiliary asked him if he wanted to do it again. It was then, off and on, that he would spend time working the rodeo in between trips until 1991 when Bruce Cheves became the official weigh-in-master for the Destin Fishing Rodeo. His first memory as the new Weighmaster was on Moreno Point, weighing in his first fish and saying “Time is...” Hearing a collective hush fall over the crowd with their eager anticipation, was when that proverbial lightning strike hit and he has been hooked ever since. Bruce has weighed in over 20 world-record fish. And some that stand out in his mind is a guy he called the “Round Man” with a Pompano that weighed in at 8.9lbs. Others were a 39-lb. red grouper and a 54-lb. kitty Mitchell. Bruce said his deep love for the Rodeo staff, volunteers, the fishing fleet and seeing through the eyes of a new rodeo participant’s (especially the children’s) fresh weigh-in and their reaction to a new-found passion for fishing is what brings him back every year. It is something he has never grown tired of and continues to be a source of inspiration year after year. I think the inspiration is mutual, especially when they hear Bruce Cheves’ now infamous quote, “Bring me a fish an’ I’ll make you famous!” Nowadays, the weigh-in-master is called “Dr.” Bruce Cheves. UWF President Judy Bense recently presented Cheves with the UWF Presidential Medal of Honor. The award, established by Bense in 2012, is given to individuals who have distinguished themselves by their actions and have contributed in some manner to the well-being of the university and the geographical region, primarily through public service and philanthropy. Cheves was recognized for his long-standing service within UWF’s service region as he promotes Destin’s heritage and educates thousands of locals and visitors about fishing, maritime history and local legends. He has initiated programs that introduce and promote fishing among kids, particularly those from disadvantaged situations. In 2010, the city of Destin honored Cheves by naming Oct. 16 “Bruce Cheves Day.”

-Photos and story courtesy of Destin Fishing Rodeo.



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BY SHERIFF LARRY ASHLEY

October on the Emerald Coast is special and especially if you're a serious angler or simply a fishing enthusiast. Many folks, like myself, are both. That's why tens of thousands of people are lured in from all over the country for the Destin Deep Sea Fishing Rodeo each October. The outstanding fishing opportunities, Gulf scenery, and typ-

From the Okaloosa County Sheriff's Office

ically good weather combine to make it of our county's most popular events.

Spend any time in the waters around Destin and you're sure to see one of the Okaloosa County Sheriff's Office's boats on the waterways. In fact, the OCSO has had a presence on local waterways for over 50 years. And as our area has become one of the nation's top boating and fishing destinations, boating safety and education is the priority of our marine unit.

Marine traffic calls for service increased 56% from 2018 – 2019 and 2020 is on pace to be the busiest year on record for our Marine Unit, with more than 3000 calls for service and over 500 waterway security checks

alone. Our office acquired a 27-foot Safe Boat, previously owned by the Coast Guard, to help with our safer waterways initiatives in 2017. This boat was acquired through a federal surplus property program and made possible for purchase with funding from the Okaloosa County Tourist Development Council. Other OCSO vessels include our 26' soft sided patrol boat used for daily operations and a 22' Pathfinder Center Console which can be used to patrol more shallow areas. As our call volume continues to expand, 2021 will see the addition of two additional marine officers and vessels including a 25' Lifeproof boat and 25' Pathfinder.

Having the right resources to enforce state laws and municipal ordinances is as important to our Marine Unit as having the right bait, rod and reel are to fishermen. But even when you're out looking for that perfect marlin, nothing is more critical than safety. So, let's just go over a few of the fundamentals to focus on as you go in search of that perfect strike:

- Make sure you have enough life jackets and that they are in good condition.
- Stay vigilant to what's going on around you at all times.
- Pay attention to the locations of "No Wake" zones and comply at all times.
- Be aware of weather conditions and forecasts.

• Don't boat under the influence. The odds of being involved in a boating accident DOUBLE when alcohol is involved.

- Have the appropriate gear and supplies on hand in case of an emergency.
- Use common sense and common courtesy.

The Destin Fishing Rodeo is an Emerald Coast tradition celebrating all the things that make local fishing and waterways so popular and a favorite personal pastime. So, if you're like me and the 30,000 other anglers heading into town and are hooked on fishing, the OCSO wants you to be hooked on safety as well.

City of Destin Recovers After Hurricane Sally

The City of Destin remained resolute throughout the storm and began the recovery work process as soon as it was safe to do so after Hurricane Sally made landfall. City staff worked around the clock, responding to multiple flood and drainage issues as well as clearing trees from roadways. Multiple pumps were deployed throughout the city, pumping water out of low-lying areas to help reduce flooding. Our city worked with the county and state emergency operations centers to obtain additional physical assets to further aid in storm relief efforts. City staff assessed, repaired, cleaned public facilities and parks; assisted residents, worked with partner agencies to include the Okaloosa Sheriff's Office, Okaloosa County Emergency Management, Destin Water Users, Destin Fire Control District and Florida Department of Transportation (FDOT) and inspecting facilities throughout the City to ensure they were safe. Our public works staff also assisted the county by removing debris from Okaloosa Island with the city's street sweeper.

Prior to landfall, our city manager, Lance Johnson, was expeditious in signing a Local State of Emergency, which allowed the city to seek additional help, resources and apply for reimbursement for expenses incurred in its efforts to protect life and property related to



Hurricane Sally. The action was later ratified by the Destin City

Council on Monday, September 21st, 2020. I am proud of the response and mitigation efforts of our city personnel and to the community members who came to assist in the clean-up efforts. We are a strong community and will always come together in our time of need. We encourage everyone to please stay tuned to the City of Destin's website at www.cityofdestin.com and Facebook page www.facebook.com/cityofdestin for information and check out the city's hurricane guide at www.cityofdestin.com/hurricaneguide. Remember, hurricane season runs until November 30th and this guide is designed to provide valuable information that you can use before, during and after a storm. Stay safe!

– Mayor Gary Jarvis

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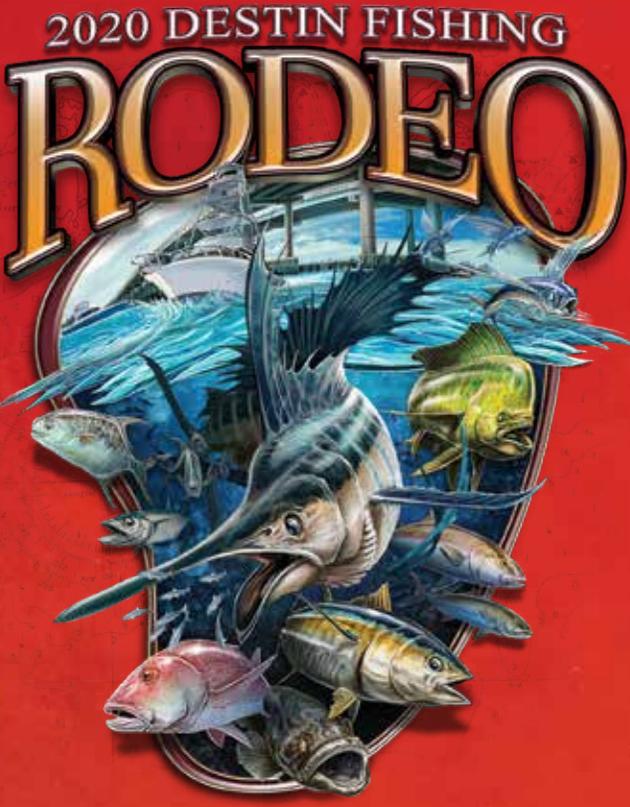
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A copy of a State/Coast Guard issued Boat Registration Form must be on file with the Rodeo prior to first weigh-in. Boats and/or competitors entered after the beginning of the Rodeo in any division are not eligible for competition until the day following registration.

Registration may be completed online at www.destinfishingrodeo.org, the Rodeo office, Half Hitch Tackle or Okaloosa Island Pier (Pier, Bridge Jetty Surf fishermen only).

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Northwest Florida State College Unveils New Indoor Practice Facility

Northwest Florida State College unveiled the new Raider Athletics Indoor Practice Facility in August. Members of the local community joined NWFSC Board of Trustee members along with College personnel and student-athletes to celebrate the grand opening of this state-of-the-art facility.

The Raider Athletics Indoor Practice Facility features 6,250 square feet of indoor arena blend turf. Student-athletes will have access to batting and pitching cages with four retractable dividers that create five tunnels. The entire space is climate-controlled with eight coiling bay doors that can be opened to allow for natural air flow. "Our Raider athletic facilities are second to none, and we are excited

to add this one to our lineup," Northwest Florida State College President Dr. Devin Stephenson said. "We are grateful for the support of the community members who really stepped up to the plate and share our vision for Raider Athletics."

Funded by generous community donors, in-kind contributions and college funds, the Raider Athletics Indoor Practice Facility is a contemporary facility designed to maximize practice days, improve our competitive edge and keep our student-athletes safe. "We are excited to see the culmination of a lot of hard work," Northwest Florida State College Athletic Director Ramsey Ross said. "This is a project that has been talked about for some time and



to see it completed makes me truly proud to be a Raider."

At a recent Rotary Club of Destin meeting, coach Ross said

he's looking forward to having players take advantage of it. The facility will create more opportunities to practice during

inclement weather and have less missed practices. The coaches are also excited to show it off to recruits when they come to the campus which will help with recruiting. The teams will get to use it soon to prepare for the upcoming spring season, which is when the college's athletics have been rescheduled.

For more information on Northwest Florida State College athletics, visit NWFRaiders.com or follow the team on Twitter at [@NWF_Raiders](https://twitter.com/NWF_Raiders).



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Ready to schedule your appointment? If so, call Krisy at Beverly Hills Day Spa for an in-depth consultation at (850) 654-8544. \$125 a treatment or \$99 for a series. beverlyhillsdayspa.com.

Seaside School Half Marathon + 5K Announces Virtual Race in February 2021

Funds to Benefit Seaside Neighborhood School & Seacoast Collegiate High School

The Seaside School Virtual Half Marathon + 5K is now open for registration to participants around the world. In an effort to minimize the spread of COVID-19 and prioritize the health and safety of the community and participants, the Seaside School, Inc., and Seaside School Foundation have decided to move forward with a virtual half marathon + 5K for the 19th annual event.

The virtual half marathon (13.1 miles) and 5K (3.1 miles) will start on Sun., Feb. 14, 2021,

and end at midnight on Sun., Feb. 28, 2021. Participants can run or walk at any pace during the race dates, then simply report the time to be added to the national results leaderboard.

“With continued uncertainty, this virtual option will allow us to provide the safest possible experience for participants,” said Teresa Horton, Executive Director of the Seaside School Foundation. “This was an incredibly difficult and emotional process for our school and community as a whole to make.

With that said, we need the community’s support this year more than ever. We look forward to virtually cheering on our runners in 2021!”

Registration cost for the 5K is \$75 and the half marathon is \$100. In order for participants to receive complimentary swag bags before race week, runners need to complete registration before Jan. 17, 2021.

Each registrant will receive the following:

- Virtual Training Coach Program led by lululemon®

Grayton Beach Ambassador, Rex Stinnet

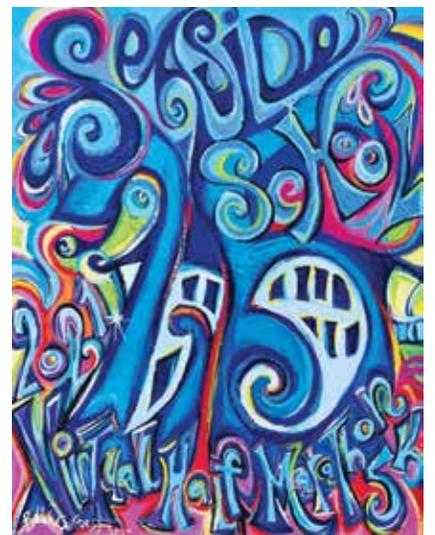
- Vera Bradley® Re-Active Sling Backpack + Pleated Face Mask
- Billie Gaffrey Designed Race Shirt (Celebrating 25 Years of the Seaside School)
- Custom Finisher Medal
- Customized Playlist
- Virtual Bib, Finisher Certificate + Goody Bag

“We’re looking forward to engaging with the runners virtually while still offering some perks of race

day our participants have come to know and love!” said Teresa.

100% of the funds raised from the virtual race benefits the Seaside Schools Foundation, which supports the operating budget for the Seaside Neighborhood School and Seacoast Collegiate High School. The Seaside School is tuition-free, public charter school serving students throughout Walton County. Last year the race raised more than ever with proceeds totaling more than \$600,000.

“Our students and parents



are extremely grateful for each and every race participant this year,” said Kim Mixson, Principal of Seaside Neighborhood School. “This fundraiser has become a part of our school culture, a stellar example of the Seaside Way in action. By applying creative thinking and problem-solving, we can keep this tradition alive and meet the needs of our growing school and community.”

Registration options can be found at <http://runseasidefl.com>.

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 Wellness



Weight Loss and Thyroid

By DR. RICHARD CHERN, MD

Last month we discussed our quick weight loss program. This month I will discuss how even mild thyroid dysfunction can cause weight gain over months and years. And this weight gain is nearly impossible to lose and

keep off without getting the thyroid optimized.

The thyroid regulates every metabolic process in our body. This includes growing hair and fingernails, moisturizing your skin for less dryness and a better appearance. It also means

keeping our toes warm, and our brains focused and working.

The thyroid determines how many calories we burn for each process. With age, thyroid function often decreases causing weight gain. So how does this cause weight gain?

Imagine you are in your 30's. Your thyroid is functioning perfectly and your weight has been the same for years. Your calorie intake matches your calorie output. If you are eating 1500 calories a day then you must be burning 1500 calories a day. Now fast forward 10 years. You haven't changed a thing, but your body has decided that adding color to your hair is no longer a priority, and also, that your hair and fingernails do not need to be made as fast or as well. Your hair gets some gray, and becomes more coarse, dry or brittle. You don't need to trim your nails nearly as often and they seem brittle and thin too. You are getting tired and unfocused in the afternoon and either nap, drink caffeine or just push yourself though the day. And you notice your weight is creeping up!

Now the diet and exercise is a start, but it's always a struggle and seems less and less successful. What is going on? It's you thyroid! Even though you haven't changed anything in your life, your body has decided to burn less calories. You're still eating 1500 calories a day and have exactly the same activity level, but your body is slacking on the job. Maybe your body is just burning 50 calories less a day. That's five pounds of weight gain every year! And as you decrease your calorie intake or increase your



exercise, your body continues to burn fewer and fewer calories each year. So, your diet and exercise just gets more difficult.

What's the solution? Get your thyroid functioning! When you turn the thermostat up, you burn more fuel. Hair, nails, skin, energy, focus improves and weight loss can happen without effort.

But my doctor says my thyroid labs are normal. We hear this a lot and, unfortunately, traditional medicine only orders a TSH and stops. Dr. Richard Chern, MD, orders numerous thyroid labs and understands that normal and optimal do not always agree. Of course, optimizing thyroid without also optimizing hormones is like going shopping without your credit card.

Dr. Richard Chern specializes in bio-identical hormone and thyroid optimization. He is the only Platinum Provider for BioTE in the region and mentors other physicians on the practice of bio-identical hormone therapy. Call Dr Richard Chern, MD at 850-837-1271 for an appointment and turn your body back on!



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BY KAY LEAMAN,
HEALTH ARCHITECT

With the approaching cooler weather, the long sleeves and slacks come out and taking the

place of beaches, boats and water are couches, movies and indoor activities. And with these changes comes a change in our vitamin D levels.

Vitamin D plays a huge role in our health. This fat-soluble vitamin is responsible for:

- Muscle function, strength and coordination
- Controlling immunity and inflammation, two vital processes involved in nearly all chronic degenerative diseases (A 2005 article estimated that 50-70

How's Your Vitamin D?

thousand Americans die prematurely from cancer each year due to Vitamin D deficiencies.)

- Supporting bone and tooth mineralization and growth
- Assisting in a robust and balanced immune function

Low levels of vitamin D have been associated with osteoporosis, bone fractures, increased falls, muscle weakness, increased risk of certain cancers (breast, colon, prostate, etc.), autoimmune diseases, obesity, insulin resistance, type 2 diabetes,

depression, asthma, influenza, HPB and cardiovascular disease, etc. And, for 'to be' moms, low levels have been linked to low infant birth weight, poor postnatal growth, bone fragility and increased incidence of autoimmune disease and childhood asthma. Also included is pregnancy-induced hypertension and gestational diabetes.

We already know that a healthy diet helps to support our bodies with the nutrients we need. However, we now under-

stand that supplementing with a 'HIGH QUALITY' nutritional and vitamin D (recommended daily minimum of 2000IU (50mcg) a day) can have a big impact in our fight against these degenerative diseases.

No matter what the season, supplementing our diet with vitamin D only offers benefits.

To better health!

Contact Kay at succeed@healthydayhealthylife.com.



BY LISA LEATH TURPIN,
WELLNESS COACH

You may hook it, but can you pull it in? Do you have what it takes to go the distance with a trophy hulking fish? Fish as massive and merciless as those caught in the Destin Fishing Rodeo have been known to leave anglers with damaged tendons, muscles or even a ruptured disk. Pulling against a load with a reel set at 35 pounds of drag on an 8-foot rod for 10 or 20 minutes+ will give you a starting idea (...that's just waiting for the bite).

People can achieve most aspects of the sport with moderate exercise. Deep sea or off-shore fishing, casting big, heavy lures and working big jigs, is at the far

other edge of the sport. "Large, high-end spinning gear can be relatively heavy, and vigorously casting a 6- or 7-ounce plug up to 300 times in a day can sap even the fittest anglers of energy," says John Cahill in Sport Fishing Magazine, "Long, fast-tapered rods are vital to distance casting, but not terribly effective when fighting fish, acting as a large fulcrum against the angler. Against heavy drag settings," Cahill says, "powerful fish tend to pull the rod down and away, offering the angler poor leverage." This combination can physically mean massive load and strain of spinal erectors (lower back), hamstrings (back of upper legs), glutes (your butt), latissimus dorsi (large muscular "wings" on your upper back) and all the parts that hang on (hands, arms and shoulders).

You will be in a world of hurt if you are not in good shape or have bad technique for such rigorous fights. An angler CAN be prepared to WIN a big fish battle, but that doesn't happen from just sitting on the couch. Physical



preparation is turn-key to execute a successful and safe big-fish-fighting technique. Highly important is any cardio exercise to build physical endurance; looking for sports specific, the rowing machine is the top choice to build stamina for the unpredictable struggle. For sure, building strength is the cornerstone for keeping your back and joints protected. Following are the five most important exercises for big deep-water tournament fishing.

Rowing: Although there are several options for rowing, there is actually a "Fisherman's Row"

which is a little hard to explain in words. It's a 1-arm row, but instead of the traditional one knee on the bench, you have both knees on the bench, kind-of staggered and still supporting your upper body with one arm; the other arm picks the dumbbell off the floor and pulls/rows alongside your ribcage, pinching your shoulder blade with some, but very minimal rotation.

Kettle or Dumbbell Sumo Squat with Upright Row:

This is just a wide squat holding the kettle or dumbbell with both hands (or alternating 1-hand), touching the weight to the floor during the squat; then when you come up, bringing the weight to chest height with elbows leading higher than your grip.

Hamstrings Deadlifts: Done with dumbbells, kettle or

plate-loaded bar, stand straight up holding the weight in front of your thighs; reach the weight to your feet, keeping it close to your straight-as-possible legs; then bring it back up to thighs (KEY: Please keep back straight, strong and engaged.)

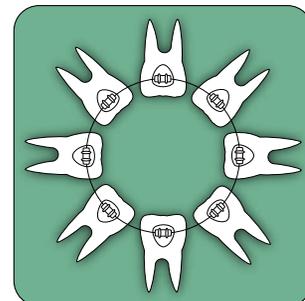
Core Twists: "Russian Twists" are usually seated and upper body is slightly reclined. Holding a ball or just fistng hands together in front of the chest, twist fists from one side to the other. Feet can be held off the floor (v-sit) or left on the floor but wide.

Low Back: Hyper-extensions performed on the floor, physio ball, TRX or machine. Start face down and lift the upper body backward or off the floor while leaving legs stationary and planted.

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 Wellness

Enduring Hard Things in 2020



BY STEPHENIE CRAIG

Even if you highly value optimism, 2020 is giving you a run for your money. As we sit six months into the pandemic, Hurricane Sally has pummeled the Panhandle, and we all know someone impacted by Covid, fires, racial tensions, not

to mention the upcoming election discussions. Exhaustion and uncertainty fatigue are very normal in these circumstances. I continue to hear stories, both locally and nationally, of people being angry, irritable, depressed and overwhelmed. Situations that used to be mildly irritating are now feeling off the charts infuriating and disappointing. We are collectively worn down and struggling to manage emotions, to be kind to each other, and to find a continued sense of resilience.

So, what can we do to remember who we are and to be the people we want to be in the current season of uncertainty? What are the tools that inspire

us not to give ourselves permission to spiral downward and give up loving our neighbors?

10 Ways to Endure & Thrive Through Hard Things:

Engage self-care practices. When you sleep well, eat well, move your body, take prescribed medicine, engage in personal hygiene and get out of bed at a consistent time, you communicate a sense of hope and motivation to your brain and body.

Look for the positive in the midst of the negative. While being honest with yourself about the real current challenges, also daily look for and focus on the positive happening around you. Hurricanes are awful; people showing up lovingly for neighbors is beautiful.

Engage your spiritual life. Remember that God is present in the midst of suffering and you are deeply loved. While difficult, try embracing the reality that some of our deepest growth as humans is born in times of suffering.

Remember your values. Values such as honesty, family, love, and kindness can be consistent guides through both the wonderful and the awful moments of life. Try listing your top 10 values to remind yourself of the anchors that drive your life and decisions daily.

Focus on others. Spend a few minutes each day thinking of someone you know and engaging in kindness toward them such as a thoughtful text, a phone call, praying for them, or helping them in a practical way. Remembering others gives perspective to our personal suffering and reminds us that love lives in the hard places.

Let go of what you can't control. Sort what you can control from what you can't. As much as possible, let go of what is outside your control. Now, try spend your energy on taking meaningful action on the things within your control. I cannot control the pandemic; however, I can control my daily routines and self-care.

Engage social support. Chat with neighbors outside, call or Zoom friends, return to activities that feel safe to you with social distancing precautions. We all need other people regularly.

Breathe when you're about to lose it. Don't give yourself permission to take your frustrations out on others at home, at work or on the road. Notice when you're getting flustered. Slow down, take 10 slow, deep breaths. Check in with yourself and take 10 more until you feel your brain calming back to the rational space.

Give grace. Assume the best of other's intentions until they prove otherwise. Be kind to yourself and others as much as possible. We are all having a hard time.

Practice gratitude. Write or say aloud five things you are grateful for daily. It's okay to repeat some. Be creative and try to notice new things that bring joy.

While many of these tools may seem simplistic, we often neglect practicing them regularly and wonder why we feel so negative and out of control. Take a few minutes to rate yourself on each tool using a scale of 1-10, 1 being "I've not been so great at this" and 10 being "I'm great at doing this daily." Then choose two areas to begin focusing on consistently.

You are certainly not alone in the struggles you might be facing as you walk through 2020. Remember that seeking support is brave and wise. Journey Bravely has coaching sessions available to help you through finding tools for balance and forward movement in these challenging times. Connect with us at journeybravely.com.





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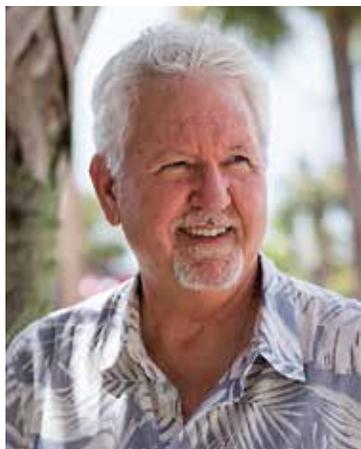
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A Pastor's Ponderings: **The Greatest**

BY PASTOR DAVE HOLLAND

An argument started among the disciples as to which of them would be the greatest. Jesus, knowing their thoughts, took a little child and had him stand beside him. Then he said to them, "Whoever welcomes this little child in my name welcomes me; and whoever welcomes me welcomes the one who sent me. For he who is least among you all — he is the greatest." - Luke 9:46-48. NIV

Who doesn't want to feel loved, respected, and admired? We search our entire lives for a sense of fulfillment. We compete on the job and in almost everything we do. Ambitions

can drive us to heart attacks. Entertainment and sports dominate our attention as they give us the feeling of achievement, even if it is through someone else. I have been on this same unconscious quest since my dad left when I was five years old. I want to feel like I matter.

Picture the scene here as Jesus plays with a child. Christ is seemingly oblivious to the disciple's debate, as they contend to be the greatest among His followers. The discussion revealed their root problem as each of them longed to be top dog. Don't we all want to feel like we are in the driver's seat?

Jesus interrupts the disciples with this object lesson. Holding the child close, the Lord attempts to refocus their vision. He seems to say, "Love matters more than status. Joy rules, but rivalry rots the bones. Ladder climbing wears you out, but play renews your strength. Brothers, look at this child."

By most earthly standards, a child lacks status—no money, possessions, property or fame.

A kid is virtually powerless. Yet Christ exemplifies them as the greatest. Why? Because children are open and vulnerable. Turning to the disciples, "Christ said to them, 'Whoever welcomes this little child in my name welcomes me'" (verse 48). Children play with almost anybody—even the bearded Savior who speaks in mysteries. We should be so welcoming.

Are we like the disciples? Do we long for status to make us feel significant? The notion we might be insignificant haunts us. Down deep where the soul meets the spirit, do we wonder if our lives are meaningless?

Standing not far away, Jesus holds the child. Imagine Jesus looking at his disciples and shaking his head. "Look at this child," he seems to say, neither striving nor jockeying for position. The little child stands innocent, vulnerable and open—the ideal follower.

My youngest daughter is a bartender at a high-end restaurant in the Boston area. She works with many people with



alternative lifestyles. She recently said that she would never identify herself as a born-again, evangelical Christian, because those terms would evoke many bad associations for them. So, I asked her, "How do you identify yourself with them?"

"I tell them I'm with Jesus."

That simple phrase releases the power to spread the grace of God. No condemnation, no indoctrination, no competition, and no finger-wagging. Just Jesus.

John 1:12-13 adds, "Yet to all who received him (Jesus), to those who believed in his name,

he gave the right to become children of God." In the end, it is those who become like children that are the greatest of all.

Dave Holland pastored churches for more than 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke called "Every Day Jesus: Experience the Jesus Who Ignites Your Soul." You can get a copy of this book from his website, DaveHolland.org, or by contacting him at davidholland54@gmail.com. Pastor Dave is available to preach and teach in churches and conferences.



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Musing

A Covid-19 Story and a BIG Idea

Local resident Nancy Wills (and her siblings') mother, Margaret Wills, was born April 18, 1924. Many things happened in her 96 years of life: The Great Depression, the legalization of alcohol, World War II, Nuclear weapons, the Vietnam War, Korean War, NAFTA, School desegregation, Twin Towers falling, the Kennedy assassination, the first man on the moon, market collapse of 2008, the twin bomb blast at the Boston marathon and so much more.



In addition, her mother was privileged to experience some of the greatest innovations and inventions such as the invention of the hairdryer, life-saving vaccines, self-winding watches, loud speakers, aerosol, car radios, jet engines, ball point pens, helicopters and television, turbo engines, disposable diapers, power steering, women's liberation, smoke detectors, the Internet, digital technology, WIFI, lithium batteries, vacuum cleaners and the cell phone, just to name a few.

She lived through some amazing changes, but nothing could prepare her mom or her family for the devastation of what would come next—Covid-19. We all have been affected by the Covid-19 Pandemic, but those especially affected were the ones who could not stand up for themselves. Nancy and her family were not allowed to sit with their mother during the months of quarantine, her

final months. "We begged, we pleaded, became assertive, livid to be honest, and even considered being arrested to wake up this non-functioning system, a system that must be improved," said Nancy. "COVID-19 was covered! Companionship for our loved one was stolen!" Nancy said her mother did not die of Covid-19. She died of loneliness. "It is so very important to

physically see your loved ones, especially our elderly," Nancy continued. "The separation from our loved ones is causing many of our elderly in nursing homes to deteriorate and die. We must be able to see them and help with any situation that might need attention. We need to see them smile. They have very little to live for and seeing family and friends is the highlight of their day. This is one way we can show our love and they can feel loved," said Nancy.

Nancy feels strongly that we must stand for those who cannot stand up for themselves—the elderly in nursing homes like her mother. So, she has begun an awareness campaign by requesting, basically pleading, for every nursing home in America to designate a room for quarantined patients. She said this should be a non-physical contact room with telephone visitation; a place where you talk to one another behind a glass partition with a separate air-filtering system—totally safe! "This is a sim-

ple and inexpensive solution," she said. This change alone can heal a broken heart and be a life saver." A local nursing home is considering the concept and she hopes more will soon follow. It's ideas like these that can change lives. "This time the bullet was not missed; it directly hit our nursing homes and hospitals and personally, our mother. We must learn from this and change it so in the future we will be allowed to be there for our loved ones."

Nancy is calling for construction businesses or contractors who might be willing to contribute services and/or nursing homes and assisted living facilities that want to lead by example.

If you have a similar story or would like to help, contact Nancy at willswaychanges@gmail.com or (850) 376-7635.

Be devoted to one another in love. Honor one another above yourselves. ~ Romans 12:10

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Choctawhatchee



BY SEAN DIETRICH

There is something about the way the sun falls upon the lustrous water of the Choctawhatchee Bay that lights my heart on fire.

No. Wait. I apologize. That sentence you read in the above paragraph was ridiculous. Lustrous? How immature and overly dramatic. This is because I wrote that sentence when I was about 17 years old, everything was dramatic back then.

That was probably the age when I truly decided that I wanted to be a writer. I was lanky. I was dumb. I was a fatherless dropout. I remember taking my Lettera 32 portable typewriter down to the bay, pulling it out of its travel case, and loading it with paper. I expected a wave of literary inspiration to just (bam!) hit me, but nothing happened. Nada. Zip.

Welcome to writing, kid.

I was sitting there on the shore, my typewriter was getting corroded with salt air, and the only sentence that came to me was the ridiculous one you just read.

But I remember the evening I wrote it. I was camping by the water in a secluded spot. My dog was with me. Lady was her name. She was curly-haired, and faithful. Behind me was my pup tent. Ahead of me was that water. And that stupid typewriter.

What a dork. I can't believe the level of dorkiness. I remember sitting by that bay, trying to write what I hoped would become a novel. I got maybe six words into it and realized I was an idiot.

You can't write a novel at 17, your earlobes haven't dropped yet. You know nothing of life, or about the joys of paying health insurance premiums that cost more than tactical helicopters. But there I was, trying, and I have to give Young Me credit for giving it his best shot.

Somehow, the kid thought that looking at the big water

would give him the right words. But after only 10 minutes the kid realized he was wrong and he just wanted to go fishing. So he pulled out his rod and caught one very small fish. He fried it in a little skillet over a fire, and he shared it with his greedy dog.

He was no writer. And he knew it.

Yesterday, I was going through old things in my office, since I have nothing better to do during a quarantine. I found a blue folder that had typed pages in it. There was a one page with a corny sentence about the bay. That was it. No more sentences were on the page, only a ketchup stain.

I was embarrassed when I saw all the writings in this folder because I was such a lost boy back then. Some boys without fathers go their whole lives trying to act like they have things figured out, but by the time they actually do figure anything out, the preacher is already sitting beside their nursing home bed, reading the 23rd Psalm.

Sometimes, when I meet young men or women who are about 17 or so, I see that same dizzy look in their eyes. And I feel for them because it's hard growing up, it takes someone brave to do it.

The high school years stink. They sneak up on you when you're not ready for them. There is so much angst and hormones flowing through your bloodstream at the time that you become a fire hazard.

You worry that you're ugly, you worry that you're a complete dork, and about other silly things. I'm not alone here. The high school years were misery for a lot of people.

Those years were doubly bad for me because, like I said, I didn't even GO to high school. Thus, I never fit in around actual high-schoolers. I had never attended a high-school football game, never had a locker combination, never did a lick of algebra, and I never went to prom.

Don't get me wrong, I wanted to attend a prom. There were moments when I would have killed for it. I had a chance once.

I remember when a girl asked me if I wanted to go to her high school prom. I was so flattered that I almost started to cry. A dropout like me? Go to a

prom? But it would have ruined her reputation. I couldn't do that to her.

So, I turned her down. The last thing any debutante needed was to have a loser for a prom date. Her friends would've had too many questions, and I would have never felt comfortable.

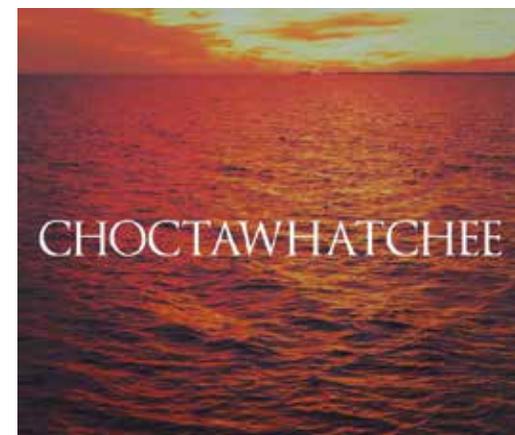
I regret turning her down, even to this day. Because she was a sweet person, and I would have enjoyed learning how to dance.

Even so, I was not a normal kid. And it took me a lifetime to figure that out. You can't see yourself when you are yourself.

But oh, that bay. Whenever I held that little typewriter on my lap, on the shores of the pretti-

est body of water God ever made, comprised of 129 square miles of gray water, teeming with redfish, schools of speckled trout, silver ladyfish, blue herons, great white egrets, and the sands of a million years compacted on a shore, perfect for a little pup tent, I was a poet. Even if only in my imagination. And the world was okay.

My dog and I would watch the sun go down, and I'd think to myself:



God. There is something about the way the sun falls upon the lustrous water of the Choctawhatchee Bay that lights my heart on fire.



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 Business

Our Marathon with Money

By DAVE SAVIOLA,
ARBORBROOK FINANCIAL

“Easy come, easy go, but steady diligence pays off.” Another way of saying this is “Wealth gotten by vanity shall be diminished, but he that gath-

ers by labor shall increase.” Don’t care for those editions? How about “Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.” Or “Wealth from get-rich-quick schemes quick-

ly disappear; wealth from hard work grows over time.”

These phrases, for the most part, of course, are synonymous with each other, but they sure are counterculture in today’s world. Our airwaves—I mean our internet bytes—are chock-full of advice on how to grow your net worth exponentially overnight. The concept of working for something over long periods of time grows more and more difficult for many of us.

I could speculate as to why this is so hard for so many, and perhaps we could say “back in the day” it wasn’t like this. However, that doesn’t seem to be true since the original author of this wise advice penned these words around 3,000 years ago (give or take). Perhaps even more impressive, God himself imparted this wisdom to a man who was declared to be the “wisest there was and ever will be!”

With that resume in mind, I would say this is solid guidance we can take to the bank. We should be absolutely confident that an opportunity in front of us to gain wealth in an “easy,”

“vain,” “hastily” or “dishonest” way will not last. The beauty of this truth is this: Our heavenly Father is telling us there is a reward far greater than any double- or triple-digit rate of return here. Hope is the assurance of things not yet seen, and Jesus

has delivered 100% on all His promises. If we apply this lens of love in decisions we have to make with our resources, then we will indeed run the long race well, and the prize over the finish line will be greater than we can ask or imagine.



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11 Graduate from Chamber’s Community Education & Leadership Program

On Sept. 22, the Destin Chamber celebrated the graduation of 11 business professionals from its 12th Destin Forward class. Though typically held in May, the ceremony was delayed due to COVID-19 restrictions, ensuring class members had time to finish their class project and other program requirements. During the event, the prestigious Destin Forward Leadership Award, chosen by class vote, was presented to Catherine Card, City of Destin.



Graduates of the Destin Forward Class of 2020 include Neil Barlow, Synovus Bank; Michael Burgess, City of Destin; Catherine Card, City of Destin; Debbie Eggers, Destin Chamber; Natasja Fischer; Shannah Hanks,

Hancock Whitney; Aaron King Vaughn, Sinfonia Gulf Coast; Lori Leath Smith, Destin Life; Sophia Lombardi, Carter & Company, CPA, LLC; Mackenzie Mainland, Vacasa; and Chuck Rathke, Destin Water Users, Inc.

For more information about the program, please call (850) 837-6241 or email mail@DestinChamber.com.



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Meet our Local Pro: **Ryan Simas, Destin Stucco Repair**

BY RITA L. SHERWOOD

Ryan knows a good thing when he sees it. He grew up with his family vacationing down here from Chicago, and always thought he'd live here one day. After 9/11 happened, his thoughts turned toward getting out of the city, and soon he relocated to Destin. Ryan says, "Remodeling in Chicago was more of a want, but here in our area, it's more of a need, especially with so many different rental properties."

So, since 2012, that's exactly what Ryan concentrated on, remodeling. But fast-forward three years later, Gary Martin, who had a restoration business on the side, approached him. Gary needed someone to take his business to the next level, and since Ryan had already been successful in running his own business and was familiar with remodels, he was a perfect fit, and the two soon formed Destin Stucco Repair.

Destin Stucco Repair does about 60% of its business for repair, and about 40% for new construction. They deal with



traditional stucco, as well as synthetic stucco called EIFS. The main difference is traditional stucco is waterproofed under the base coat, and needs repair because of the cracks; and synthetic stucco (EIFS) is waterproofed from the surface, and needs repair because of moisture issues. When asked what causes stucco to be repaired, Ryan says, "It's all about the waterproofing of the stucco when it's installed.

Typically, if you own a house that was built before the year 2000, you may have an issue with an old system that wasn't properly waterproofed."

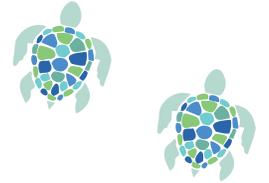
And what are some signs that your stucco may need repair? Ryan says, "Look for cracks. Isolated hairline cracks in the walls are no big deal, but large cracks in one area are a cause for concern. Or if you see a stain coming out of cracks, that's not good either because

it could mean there's prolonged moisture in the area. Also look for bulging in wall surfaces."

Destin Stucco Repair does offer a free consultation if you think you might have an issue, and it takes about an hour. For more specific issues, they can do a moisture test with a digital meter complete with photos to test for any moisture in the stucco. Depending on the size of the house, that runs between \$750-\$1500, and anything above 14%

moisture is a problem.

So, call Ryan Simas at Destin Stucco Repair for all of your stucco needs, whether it's repair or new construction. Ryan is passionate about what he does, and it shows! (850) 865-5500.



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 Arts & Music

Join MKAF for 25th Anniversary Fall Events!

25th Annual MKAF Festival of the Arts

It's Almost Here! Known as one of Northwest Florida's premier fine arts shows, the MKAF Festival of the Arts is one of the most anticipated cultural events of the year. The 25th annual event is set for Oct. 24-25, 2020,

at the Mattie Kelly Cultural Arts Village in Destin.

During the Festival, artists from across the United States will offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mo-

saics, mixed media, jewelry designs and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art Exhibit, which

showcases select artwork of more than 60 community adult and student artists.

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

General admission of \$5 per person helps to fund the Foundation's annual cultural outreach activities and programs. Children 12 and under are free. All MKAF members receive complimentary admission. For safety and well-being, MKAF asks that festivalgoers adhere to social distancing measures.

Tickets are \$5; cash and credit accepted. To make a tax-deductible donation or learn more about the Festival of the Arts, visit mkaf.org or call (850) 650-2226.

Dining for a Cause

Ruth's Chris Steak House at Silver Shells Resort in Destin will host its 8th Annual Fall Wine Walkabout to benefit Mattie Kelly Arts Foundation's Community Outreach programs on Thurs., Nov. 12 from 5:30 p.m. to 7:30 p.m. in the East Bar and Courtyard.



Tickets are \$50 per person or \$40 for MKAF members. Purchase online at www.mkaf.org. Proceeds fund the Foundation's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth, and active/veteran military suffering from visible and invisible injuries in the community.

MKAF Member Tickets: \$50 per ticket

Non-MKAF Tickets: \$60 per ticket

For more details, email info@mkaf.org or call 850.650.2226 to donate cash or wine.



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ECCAC 20th Anniversary Celebration!
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Gates Open 5:30 p.m. – Concert Starts 6:30 p.m.
Mattie Kelly Cultural Arts Village in Destin

Emerald Coast Children's Advocacy Center (ECCAC) is celebrating 20 years of preventing child abuse and neglect, protecting children and restoring the lives of impacted children. To celebrate and help raise funds, a live concert will be held at the outdoor Mattie Kelly Cultural Arts Village in Destin on Tues., Oct. 27, and will open with popular local guitar/vocalist Nic Turner and his Lucky Strike Retros band, followed by the headliner act from Mobile, Tyron "Gretsch" Lyles and The Modern Eldorados, with their crowd-pleasing fusion of traditional rockabilly, honky tonk and country music. Gates open at 5:30 p.m. and the show starts at 6:30 p.m. You or your business sponsor a table, reserve

table seating, or open seating where you bring your own chair. Safe, social distancing will be practiced with hand sanitizer and masks available, although masks are not required. Food by Tropical Smoothie, Island Wing Company and Jim 'N Nicks will be available, as well as beer and wine sales on site. Coolers and alcohol permitted; no pets, please.

Visit www.eccac.org/events for more details and to make your reservations. General admission tickets start at \$35. Table sponsor opportunities are available at \$750 per table of 10. Contact Chelsea Fox, development manager at 850-833-9237, Ext. 283, or email Chelsea@eccac.org.

Meet Local Artist Sherri Springer

Passion. Purpose. Painting.

By LORI LEATH SMITH

"I have always loved art, music and nature, especially the beach; they've served as relaxing "escapes" for me," says budding artist Sherri Springer. "As a child, composing at the piano seemed to ease any anxieties of mine, and creating or "doing my own thing" was a natural tendency."

Sherri painted her first landscapes a few years ago. But when her mom was diagnosed with end-stage cancer recently, painting took a whole new meaning. As she and her sister were caretaking for their mom, Sherri found herself painting more and noticed her mind focused on another place—blank and calm. "This was especially good for someone like me and helped me cope with the reality before me," says Sherri. "I truly believe God's hand was in it, as part of a preparation for me that Mom was going to be leaving us in the earthly sense."

Sherri and her mom shared

this special interest together; her mom also painted and was a very talented oil artist for most of her life. Sherri says her mom was extremely happy about

her discovering this art outlet and fostering it more deeply. "It became a passion of mine, and she got to witness it! We had many great moments this past year with me asking her for feedback and guidance on certain pieces, and that bond brought us much joy. It was clear this was to be a real purpose in my life going forward." Sherri feels part of the depth and talent that she portrays in her artwork is, in a sense, her mom's legacy as well.

Originally hailing from Montgomery Ala., and grow-



ing up vacationing in Panama City Beach, Sherri has now become a local, saying she finds a calm connection with the emerald green Gulf and the sugary sands

after having worked in an office environment for 20 years.

Her favorite type of painting is simply experimenting and creating colorful abstracts out of the blue! However, she also paints quite a variety of subjects and colors. "I suppose this might be a reflection of who I am as well—diverse, maybe a little hard to peg; passionate, whimsical, fun, and free spirited, but also quite detailed, serious and focused."

And, Sherri has certainly engrained herself in our piece of

paradise. Her art is displayed locally in five places along 30A, including a permanent spot as part of the "Gray Wall of Art" across from the recently rebuilt and opened Red Bar and at Little Village in Panama City. Among her many accomplishments are being the featured Artist for the Cancer Wellness Foundation of Central Alabama's 2020 Holidays of Hope with an original work of art that is offered in a limited-edition print and a holiday greeting card. And she was discovered on Instagram by Hansford and Sons Fine Art (London) and asked to join their Emerging Artist Platform.

To see more of Sherri's art, visit Insta @paintingsbysls and her FB page: paintingsbysls/ "It is my hope to bring insight, light, warmth and joy to people through my story, as well as my art. Passion. Purpose. Painting."

Sinfonia Gulf Coast Youth Orchestra

It's not too late to register for Sinfonia Youth Orchestra's 2020-2021 season! Young musicians (3rd-12th grades) with experience in string, woodwind, brass and percussion can apply now.

2020-2021 weekly season rehearsals began in September at Destin Commons with special attention placed on social distancing. For more info or to register your child, visit www.SinfoniaGulfCoast.org/education or contact Aaron King Vaughn at (850) 460-8800 or info@sinfoniagulfcoast.org.

The Sinfonia Youth Orchestra program is the premier training orchestra in Northwest Florida and consists of more than 50 students who perform throughout the school year in one of two ensembles: The Sinfonietta Strings and the Sinfonia Youth Orchestra. Join both for a live performance Oct. 11 at Destin Commons at 1:45 p.m. and 2:30 p.m.

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- 17 The Shakedown
- 24 The Bonhoeffers

OCTOBER

- 01 Pickled Pickers
- 03* Shania Twin
*Saturday Concert!
- 08 Emerald Gold

24-25 25th Annual Festival of the Arts

NOVEMBER

- 12 8th Annual Ruth's Chris Wine Walkabout

DECEMBER

- 10 25th Sounds of the Season "Charles Billingsley"

CONCERTS IN THE VILLAGE

 **Around Town**

School Cents Makes Sense

By MICHELLE ANCHORS

The economic prosperity of Okaloosa County can be negatively affected by events that are not within our local control, such as natural disasters, oil spills and even a global pandemic. Is there any factor in our local control that could positively affect our economic growth? The answer is yes — strong public education. Most local businesses seek a ready workforce of residents who have received a solid education. Most employees with children decide where they want to live based on the quality of the local public schools. Economic growth is directly tied to our schools.

The success of our local public education system is dependent in large part on our teachers. Teachers will tell you that their effectiveness is dependent, in large part, on the strength, stability and safety of the buildings where they teach. In Okaloosa County, however, those buildings are seriously deteriorating due to a lack of adequate funding of infrastructure. Roofs are leaking and causing mold. Heating and air

conditioning systems are failing. Aging temporary portables have become permanent classrooms.

The exciting reality is that our local community has the option of seeing improvements in every single school in Okaloosa County. On Nov. 3, 2020, Okaloosa County voters will decide whether to support a half-cent sales tax that will be used exclusively for capital needs such as repairs to school buildings, safety improvements, replacing the oldest bus fleet in the State of Florida, and technology. The tax is estimated to bring in approximately \$23 million annually and will remain in place for 10 years, with over half of the proceeds coming seasonally from tourists who visit our area.

Okaloosa County has not had such a tax in place for more than 20 years. During that time, neighboring counties have far surpassed us in the amount of money spent on capital needs. The average per student spending on capital needs in 2017-18 was over \$800. In Walton County, the average was \$3,281.00. In

Okaloosa County, the average was \$237.00. We cannot invest in our schools at far below the average rate and expect above average results.

The voters of Okaloosa County are generally considered fiscally conservative, but they recognize that supporting public education is one of the most fundamental roles of limited government. The Okaloosa Republican Women have endorsed the half-cent tax, along with all of the Chambers of Commerce in Okaloosa County, the Economic Development Council of Okaloosa County, and the Building Industry Association. A political action committee known as

School Cents Makes Sense, Inc., consists of private sector business leaders from all parts of Okaloosa County who are spearheading the campaign.

To ensure transparency and accountability, each Chamber of Commerce will recommend one person to serve on a volunteer Citizens Advisory Committee, which will monitor the spending and the projects to ensure that the money goes to the priorities

of each school. A list of those projects and more information about the half-cent proposal can be found at www.schoolcents-makesense.com. We have not had a sales tax to benefit schools in every 20 years. If you want to strengthen our local economy, then cast your vote to strengthen schools and vote yes on the half-cent, because “School Cents Makes Sense!”

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