



PRSRT STD ECRWSS - EDDM U.S. POSTAGE PAID Santa Rosa Beach, FL PERMIT NO. #11

Postal Customer Local

When Disaster Passes Over: **Hurricane Michael**



By E. Jennifer Esses, M.D., FACOG

I live where other people vacation and I consider myself pretty lucky. Even on my worst days, I remind myself of this fact.

There is another beach community just 50 miles to the east of us called Mexico Beach; there the coastline is known as "the Forgotten Coast," because it embodies old Florida living. It is mostly rural, slow paced and less touristy in nature. But Oct. 10, 2018, this area received more attention than

it probably ever has in recent history. And hopefully not soon to be forgotten.

On this day, Hurricane Michael struck the Florida panhandle. A near category 5 storm, with its eyewall passing over Panama City and causing

Most of the people I know in the Destin area prepared for the storm not knowing how severely our area might be affected. Many folks evacuated; along Hwy. 30A there was a mass exodus, leaving the area looking much like a ghost town.

BEFOR

massive storm surge into Mexico City Beach, the hurricane resulted in widespread devastation. The pictures literally look like something apocalyptic in nature. Entire neighborhoods and communities have been wiped out, with the landscape forever changed.

When the day had passed, we were left with a mixture of emotions. There was relief and thankfulness that we did not see the worst effects of the storm. But people also articulated they weren't sure how to feel when disaster passes over and hits your neighbor instead.

Knowing that what happened to the Panama City/Mexico Beach area could have happened here, instead brought a somber realization; we escaped what others did not. It's called survivor's guilt.

If you call yourself a Christ

follower, this, in fact, should be our daily reality; not merely when the storms of life come uncomfortably near. By believing in the sacrifice of Jesus Christ on the cross, and making him your Lord and Savior, death has al-

ready 'passed us over.' He paid the price for my sin, granting me the gift of eternal life with God. Knowing that there are people on each side of me who will not escape that sentence, should produce in me the same

> **MICHAEL** continued on page 2

From the Publisher Our

Hometown Heroes...



A band of "brothers" in my neighborhood are my "Hometown Heroes." They've relentlessly traveled to the other side of Panama

City, chainsaws, gas, food, and tools in hand, day in and day out letting us know of needs and then delivering them back, helping in whatever way possible. The newly-formed Backroads Sports Radio Network owners and staff, that literally formed a non-profit to help recovery while Hurricane Michael was still paving its path of utter destruction, are my "Hometown Heroes." Our area's first responders are my "Hometown Heroes." And the countless power company workers, tree and supply companies, food and supply ministries, local businesses, volunteers and groups such as churches, the Boys & Girls Clubs, Alaqua and the list goes on are all our "Hometown Heroes!" Not one of us hasn't been touched by

> **HEROES** $continued\ on\ page\ 2$

Experience You Can Trust • The Locals' Real Estate Pro

Mary Chune Windes CCIM, CRB, CRS, GRI, RRS, e-PRO. REAL ESTATE PROFESSIONALS OF DESTIN, INC.





www.Destin-Real-Estate.com | 21A Harbor Blvd. | 850.837.2211





OLD SOUTH HOMES

CBC1254912

Custom Homes & Renovations



Destin & 30A

850-376-1092 oldsouthhomes@gmail.com





MICHAEL

continued from page 1

mixture of emotions.

The first is gratitude. Because of what Jesus did for me, I am motivated to show the same grace to others. Gratitude compels us to action. We have seen this in our area. Countless individuals and churches immediately went into these devastated areas looking for physical needs that could be met. Motivated by the knowledge that this could have been them, they felt like they had to help. Basic fundamentals like food, water and shelter are first priority. When you meet a person's physical needs, it opens the door to meet their spiritual needs as well. Jesus demonstrated this reality over and over. In John 4 he met a woman at a well. Her physical need was thirst. But her spiritual need was to fill a hole in her soul that left her always thirsty. This is how we partner with God in his mission here on Earth. He very much cares when we have physical needs, but He cares the most about our greater spiritual need. The ultimate goal of our motivation to act should be the truth of the Gospel and it starts with us; it is the realization that I have been spared with a grace that I did not deserve and therefore I need to share what I have with you.

"I tell you, my friends, do not be afraid of those who kill the body and after that can do no more. But I will show you whom you should fear: Fear him who, after your body has been killed, has authority to throw you into hell. Yes, I tell you, fear him. Are not five sparrows sold for two pennies? Yet not one of them is forgotten by God. Indeed, the very hairs of your head are all numbered. Don't be afraid; you are worth more than many sparrows." - Luke 12:4-5.

The other emotion many have felt is of being overwhelmed. The task of re-building seems so big. Where do we start and to whom do we go to? I think the answer is always to follow the example of Christ. As he travelled in his ministry, He met the need of the person who was directly in front of Him. Many times, that need was presented as an interruption or by someone others would have overlooked. In our modern era, I think Mother Teresa is an example of someone who keenly un-

derstood how to look at a massive problem like the world's lack and be the solution. You start with the need that is directly in front you. You start with your neighbor. Here are some of her thoughts:

Love begins with the ones who are closest to us; it begins at home

- We cannot all do great things, but we can do small things with great love.
- If you can't feed a hundred people, then just feed one.
- Do not wait for leaders. Do it alone. Person to person.
- I can't go to Panama City and pick up a chainsaw. But I can use the talents and gifts that God has given me and I can do it one expecting family at a time.

Lastly, one thing we should never question is the goodness of God, even when bad things like natural disasters happen. If you think the worldly devastation was massive, could you even begin to comprehend the spiritual aftermath that God is working? It is upside down thinking to us, but God reveals himself in peoples' lives how He chooses. Sometimes that is through some pretty fierce storms. I believe He was (and is) working in this midst of this

ness and motivation to respond to

those in need so quickly. Michael

storm in countless ways that our natural eyes don't easily see. Just read the stories on the internet and you will 'see' countless miracles if your eyes are looking for them. You can't fully know Him as comforter, until you have really known fear. You can't fully know him as provider, until you have really known lack. You can't fully understand his love, until you really comprehend his grace. I can tell you without a doubt, that it was the hardest times in my life that have allowed me to better comprehend God's character. He doesn't just want me to have a head knowledge of his love, he wants me to experience it first-hand. As residents of the Emerald Coast, this is our privilege. Disaster may have passed us over, but God's love did not. And by being his missionaries to our neighbors to the east, we are granted an incredible opportunity to know Him more.

Do you know what the name "Michael" means? It means "who is like God?" Who is like this God who controls the winds and waves, yet then cares for my intimate personal needs? Who is like this God who works in all things for the good of those

who are called according to his purpose? (Romans 8:28) Who is like this God who would send his one and only son to die to save me from my own certain destruction? Who is like this God who can accomplish all of this without me, yet allows me to partner with him in the administration of grace? The irony is that in God's economy, it may be the story of the 'Forgotten Coast' that imprints upon my hometown the most indelible of life lessons.

Dr E. Jennifer Esses, OB/GYN, has been in private practice in Okaloosa/Walton Counties since 2001. She has delivered well over 3,000 babies in her career. Prior to private practice, she served active duty in the U.S. Air Force stationed at Eglin AFB as the Eglin OB/GYN Flight Commander. She is currently affiliated with Sacred Heart Hospital on the Emerald Coast and delivers at 'The Family Birth Place.' She loves to run and meditate on God's word. Dr. Esses says her faith keeps her running and she keeps running because of her faith. You can read her blog, "Running on Faith," at http://runningonfaith-beachstork. blogspot.com.

HEROES

continued from page 1

what has been left in the wake of the devastation and despair from Michael.

Our heroes: the reliable; the self-willed in a good way and the determined; the ones who break through any barrier to help; those who keep their focus steady, trusting God who opens up the way before them instead of becoming daunted by a blocked path; and those who impart hope and comfort at the right time.

On the week of Oct.10, we were preparing for a storm, it seemed, no one knew would have such catastrophic consequences. It did. The good news? We immediately witnessed our best jumping right in to help our neighbors, family, friends, colleagues and

those we might not even know to the East. We have all been



Heartbeat of Backroads works with community volunteers, businesses and individuals to deliver needs to those affected by Hurricane Michael.

touched, it seems. We are dedicated, passionate, caring and relentless in our giving and serving. THANK YOU for your willing-

communities.

Destin Lifers, you are my "Hometown Heroes"

town Heroes"

— you, who
would otherwise be secure
in your homes,
but have been
working your
way to PC and

has reminded

us that we are a

close-knit com-

munity, and a

partner with

and to other

smaller communities beyond or behind-the-scenes providing care, supplies, cooking meals, making sandwiches and more to help. Our community has truly come together to help those less fortunate begin to recover and regain a sense of normalcy. We are providing RELIEF!

And some have become "heroes" by default, ending up blessed in an immeasurable way, such as Keith Vargo, in his own words:

"Our beach home in Mexico Beach was destroyed by Hurricane Michael. I was there on Friday to meet with the insurance claims adjuster, to retrieve the few items that were worth saving and to check on my offshore boat that we keep stored under the house. As I was digging through the rubble, a man walked across the street, came up to me and extended his hand to shake mine and said, 'thank you for saving

HEROES

continued on page 21

DESTIN/He

Published Monthly Mailed FREE to the communities of Destin, FL (32541)

P.O. Box 1424 Santa Rosa Beach, FL 32459

Editor & Publisher

Lori Leath Smith publisher@mydestinlife.com

Production & Layout

Kim Harper graphics@mydestinlife.com

To Advertise 850.660.1444

Destin Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit advertising or editorial submissions.

© Copyright 2018 Destin Life



Whatever your Street Legal or Golf Cart Needs, Ecco Motors has you covered!











Now carrying Bintelli Electric Bicycles



Sales/ Custom Builds 36058 Emerald Coast Parkway Destin, across from Regatta Bay 850-837-2600 EccoMotors.net

Community

COMMUNITYSTRONG

AND THE GREATEST OF THESE IS LOVE



By Esther Lynn Hemphill

"Three things will last forever faith, hope, and love the greatest of these is love."

1 Corinthians 13:13 NLT

When disaster hits, there's an immediate and innate response for us to jump in and to start helping. As quickly as we could get the truck fueled and a load packed up, we traveled over to Callaway and Panama City to distribute generators, fuel, batteries, tarps, and ice. We had physically prepared ourselves for the trip based on the initial images of the damage being shared through media. However, as we inched our way through the dark and mangled streets, caught in a miles-long line of other work trucks and relief efforts, we realized that no photo can truly con-

vey the widespread devastation that has struck this community and its families.

We're here to help you as you help others.

"Two people are better off than one, for they can help each other succeed. If one person falls, the other can reach out and help." Ecclesiastes 4: 9-10 NLT

We at Sharing Hands Net-

work want to help you as you reach out to help our neighbors. This is God's vision and exactly what Sharing

Hands Network was established to do! We encourage you to use our web app, http://SHN.co, to discover where and how your support is needed.

We also ask you to let friends and family know where they can find resources, in both the northern and southern parts of the affected counties, to help them through this period of recovery and restoration.

A steady stream of support will be needed.

Numerous collection and distribution points have been set up, displaced families are being relocated, FEMA intake centers have been established, temporary shelters have been opened, blood drives are underway, and community work teams have been assembled, all of which need our

We want you to know what support and resources are needed, how those needs are shifting as the relief efforts progress, and how to

> a way that is both impactful AND safe. We strive to keep you updated as cleanup

progresses and

be involved in

as relief organizations shift from temporary to permanent locations to better serve the community.

Sharing Hands

In addition to the disaster relief resources that are being assembled, there are numerous organizations in our community that support us year-after-year and can be called upon for clothing, food, and others resources. These can also be found at SHN.co.

Not all damage can be seen.

Many of our neighbors have suffered losses that cannot be restored. While insurance and government support will help with the rebuilding and restoration of physical assets, many of our neighbors are dealing with the fear, anxiety and depression that follows such a traumatic event. We encourage you to reach out in acts of kindness, to speak out with words of comfort and encouragement, and to keep them in your prayers.

As our neighbors continue to believe in faith that their homes

and lives will be restored, and as they hold onto the hope for a swift return to normalcy, we will continue to show our love for them through our actions of support... for the greatest of these is love.

Esther Lynn Hemphill is CEO of Sharing Hands Network whose mission is focused on building "healthy and happy families, strong and engaged communities."

Go to http://SHN.co to learn more.

http://SHN.co **Hurricane Michael Relief Support**

Find locations and addresses for the following:

Collection/donation sites Distribution sites Open shelters **FEMA** intake centers Community work teams

Information will be updated each week as rebuilding and restoration progresses.







Dear Citizens,

Well, our community was recently enjoying a prosperous fall shoulder season when we were interrupted by an event called Hurricane Michael! We went from hosting a large number of out-of-town Fall Break visitors to preparation for impact of a major

hurricane that had us in its sights. As usual, anxiety was high and people spent days preparing to batten down the hatches. Many of our folks even evacuated. But, fortunately for Destin, the path moved east and spared our city.

We did experience some tropical force storm winds, but Destin by and large came out of the storm virtually damage free. So, in a short 72 hours we managed storm preparations, rode out some high winds, and did damage assessment citywide, all to quickly realize how very fortunate we were. When the coast was clear, I am proud to say that our community quickly looked

Letter From the Mayor

to the east and shifted into relief mode when we saw the devastation and dire need for assistance and supplies. The outpouring of concern for others, folks offering to provide labor, the call for and donation of supplies, transportation and food, and the sweat, blood and tears was nothing

short of spectacular.

It is abundantly clear that our community dodged a major bullet. We've all seen the videos and news reports and realize it could have been us. However, instead of dwelling on our good fortune our

community went to work thinking about others. There are so many people and businesses here in Destin who helped that I can't begin to name names because I will miss hundreds more that made great contributions to the relief effort.

The Destin community has a lot to be proud of, showing its compassionate heart and willingness to help others in need. I hope we retain the lessons we have recently learned about the power and strength of a community that works together as we move into the tail end of this year and the beginning of 2019. I hope we can use this sense of community to propel our city in the spirit of cooperation, always

taking into consideration our neighbors, the business community and city government. It is important that we focus on how to make Destin not only the "World's Luckiest Fishing Village," but also the best place in the world to live, work and play.

Our thoughts and prayers

continue to be with our friends to the east. I encourage everyone who is able to contribute to the relief effort to the best of their abilities.

Sincerely,
Gary Jarvis
Mayor, City of Destin



Ascension® care teams at Sacred Heart start by listening so we can understand what's important to you. Then, together we create a care plan that's right for you, your baby, and your family.

Visit sacredheartbaby.com



Coastal Cleanup a Success



In September, more than 50 people volunteered at Norriego Point for the 2018 International Coastal Cleanup. This event, sponsored by the Choctawhatchee Basin Alliance (CBAJ), the Okaloosa County Tourism Development Dept., and the City of Destin, engaged the community in cleaning up the marine debris that clutters our coastal areas, but also educated the public on how to keep plastic and other pollution out of our waterways. The most common item found was 1,366 cigarette butts. Also found and cleaned up were 298 cups, lids and caps, odd items such as wedding ring, lipstick, lug nut and syringe, 467 tiny trash items, and more. The CBA is very active in the community throughout the year. For more info on the CBA and ways you can get involved, follow CBA at facebook.com/basinalliance or visit basinalliance.org





Charitable Events Bring Goodness and Appreciation in our Town

Enjoy a blast from the past to celebrate the 50th anniversary of the Boys and Girls Clubs of the Emerald Coast with the 5th Annual Stake & Burger Dinner on Nov. 8 from 6:30 to 9 p.m. at the Hilton Sandestin, featuring keynote speaker Hulk Hogan. A 12-time world champion, Terry Bollea a.k.a. Hulk Hogan, a 12-time WWE world champion. General admission tickets are \$125 and include admission, meal and drink ticket. Visit www.emeraldcoastbgc.org.

Support the American Cancer Society at the 11th Annual

Emerald Coast Cattle Barons' Ball (ECCBB) Fri., Nov. 30, 2018, at the Linkside Center at Sandestin Golf and Beach Resort. Wear your festive, western holiday wear, as the 2018 Cattle Barons' Ball theme is "Cowboy Christmas!" With your dancin' boots, you can rock along with local favorite The Modern Eldorados. Cowboys and girls will also enjoy live and silent auctions, complimentary drinks and fancy vittles from the area's leading restaurants and caterers.

The Cattle Barons' Ball raises funds for cancer research,

advocacy, education and patient services. Baron and Rancher table sponsorships are available at multiple levels, as well as individual tickets at \$175. Contact Laura Dennis, Development Manager, American Cancer Society, at (850) 512-4440 or laura.dennis@cancer.org.

On Nov. 15, kick off your holiday season - and shopping - in style with the 6th Annual Bourbon at the Bay presented by Hand Arendall Harrison Sale LLC! Sample bourbon, scotch, and champagne, try your luck in the Destin Commons wine pull, and bid on your choice of gifts, trips, and more in the silent auction. Also enjoy the Beach Liquors Premium Tasting Table and bourbon-infused fondue from The Melting Pot Nov. 15, 2018 from 5:30 p.m.-8 p.m. Held at Regatta Bay Golf & Yacht Club, tickets are \$45 per person. (850) 837-6241

Hosted by The Boardwalk and Pawsitive Love Foundation, Cheers for Charity: A Hurricane Michael Fundraiser will be held Sat., Nov. 10 from 1-6 p.m. Cheers for Charity will feature over 120 premium wines, craft beers, and various spirit tastings along The Boardwalk on Okaloosa Island. 100% of the event proceeds will benefit Panhandle Prayers and Pawsitive Love Foundation, two reputable organizations whose efforts are focused on long-term relief for Hurricane Michael victims. The event will also feature live music throughout the Boardwalk, college football on the Al's Beach Club & Burger Bar projection screen, thousands in raffle prizes, free photo booth, and other vendors. The event will conclude with a Veterans Day Weekend Fireworks Show at 6pm off of the Okaloosa Island pier! General admission tickets are \$35 pre-sale / \$40 day-of. The Boardwalk restaurants will donate 10% of all-day sales in addition to dinner

and happy hour specials.

For more info on Pawsitive Love Foundation, visit pawsitivelovefoundation.org and for Panhandle Prayers, visit panhandleprayers.org.



What an Impact!

Eggs on the Beach

Presented by Bay Breeze Patio, the Fifth Annual Eggs On the Beach Big Green Egg cooking competition raised \$36,000 for local non-profit organizations, including two non-profit partners—Fisher House of the Emerald Coast and Food for Thought. Held at Seascape Resort on Sept. 29, the family-friendly event welcomed more than 750 tasters and volunteers who sampled an array of delicacies presented by nearly 30 cook teams.

Fishing for Fame Celebrity Sport Fishing Tournament Is A Success

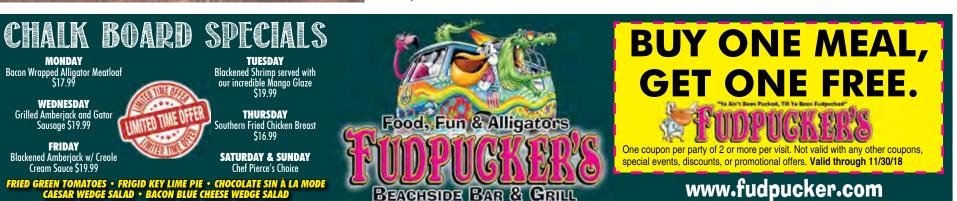
Recently, the Florida Sports Hall of Fame, along with AJ's Seafood & Oyster Bar, Destin Charter Boat Association, and All Sports Association, hosted the first Fishing for Fame Celebrity Sport Fishing Tournament. Fishing for Fame's star participants included Randy Grimes, Daren Puppa, Chiti Ahanotu, James Jones, Bill Capece, Luis Alicea, Michelle Snow, Randy Coffield, Barry Smith, Walter Carter, and Bobby Butler. These celebrities, with the help of 34 participants, caught a variety of Mahi-Mahi, Amberjack, King Mackerel and Mango Snappers. Proceeds from the Fishing for Fame Celebrity Sport Fishing Tournament benefit the Boys & Girls Club of Emerald Coast, Okaloosa County Special Olympics,

Kids on the Coast Foundation, and the Eleanor J. Johnson Youth Center in Fort Walton Beach.



Point Washington Preserve was the perfect venue for the recent fundraiser "Gathering in the Garden" hosted by Be Gen**erous**. In October, about 150 guests enjoyed the beautiful, garden-themed setting. The site was as beautiful as the heart of the founder, Stephanie McMinn, and her purpose for the gathering. Be Generous Is a 501(c)(3) that is raising funds for The Yellow House project, which will provide temporary housing and a safe place of refuge for women rescued from human trafficking. The desperate need in this area is to provide a bridge from the street to longterm programs. A generous crowd donated \$\$68,000 at the event. Another \$130,000 is needed to purchase and open the home. If you wish to find out more info, or donate please visit www.begenerousinc.org.







Trees on the Coast

In October, Destin Life joined roughly 70 attendees, survivor families and Destin leaders for a Trees on the Coast Dedication Ceremony to honor 11 servicemen who tragically gave their lives in a Blackhawk helicopter



Trees on the Coast, a 501(c)3 Nonprofit, partnering with the City of Destin, planted 49 beautiful, Sand Live Oaks and approximately 1,400 African Irises in the median of Airport Rd. from Main St. to Hwy. 98. Sponsors include Howard Group, Century 21 Blue Marlin Pelican, La Paz Restaurant, The Local Market, The Henderson Beach Resort, The Main Street Betterment Alliance, Myrtie Blue, The Red Bird Art Experience, Destin Commons and Bob Watson.

Trees on the Coast exists to allow individuals and businesses the opportunity, through tax de-



accident that had taken off from the Destin Airport. FL. Rep. Mel Ponder, City of Destin Councilmember Skip Overdier and Retired General Reemer were all on hand to say a few words. "As a community," said Rep. Mel Ponder, "we are often known for our hospitality. But we are also known as a city that honors well." He referenced Isaiah 61:3 which says ...To console those who mourn in Zion, To give them beauty for ashes, The oil of joy for mourning, The garment of praise for the spirit of heaviness; That they may be called trees of righteousness, The planting of the Lord, that He may be glorified. Rep. Ponder also stated the definition of a Sand Live Oak which says that the tree is part of the "beech" family. "It is a great tree to plant since we are a coastal/beach community," he said. "And, we're thankful for Trees on the Coast," he said, "for what they did to honor the lives of the 11 service members.'

Highlights included the Destin Warbirds WW ll airplane flyover, Kieran Marler singing the National Anthem, The Emerald Coast Pipers' salute of Amazing Grace, the Destin Fire Control District, Niceville High School Jr. ROTC and Rock the House DJ.

ductible donations, to beautify our coastal community. Planting trees not only beautifies a community, it also helps the environment, raises property values, creates a sense of civic pride, calms traffic and stimulates economic development. Visit treesonthecoast.com or email info@treesonthecoast.com for more info or to donate.

Tips from the Trainer: Feeding

By Steve Kotowske

Some dogs are picky eaters, or sometimes they just don't seem to prefer eating when you are around. These can be signs of more serious behavior issues like lack of respect for leadership or even impulsiveness. Even worse, maybe your dog shows aggression around the food bowl. We have a solution for some of these problems, and it is the starting point for a better relationship with your dog. Like anything that needs fixing, you will need to gather some tools. Let's start with the most basic tool that every dog owner should be familiar with, your dog's food bowl. Seriously, the food bowl might just be the most useful tool in your toolbox. If you keep things in perspective and understand your dog is an animal, it will be happy to work for its food. Humans used food to domesticate wild dogs, so why stop using it now to maintain that healthy relationship? It only makes sense. When referring to food we need to separate treats from sustenance. Working for sustenance, your dog will fully understand your leadership and will keep the relationship in healthy order. Treats can be used for other task training, or for when you just feel like rewarding your best pal with something extra. Teaching leadership through feeding looks like this: Prepare your dog's food as usual, but do not allow them to have it. Ask your dog to sit - we don't use commands or a command-ing voice, because dogs don't command each other around when having fun; don't believe me, listen sometime. If your dog breaks from the sit,

softly use a slight negative sound like "uh-uh." You don't need to sound like a game show buzzer, just keep it light. Only repeat the negative sound, not the cue to SIT. This ensures that you are not arguing with your dog to do the behavior. Instead, you will be letting them know that you do not agree with the refusal to sit (assuming they understand how to sit when asked). Add a soft, verbal praise once sitting. Once the dog is sitting, get its eyes on your eyes by motioning your hand towards your nose - then, give them a fun release word like FREE or EAT or OK! Follow up with a lot of praise while they are eating. If your dog does



not eat all of its food within a short period of time, remove the food and use it later for the next meal time. Your dog will learn to eat after it is given permission, but most importantly it will ask for permission, like any animal where pack hierarchy applies. You are far from being a pack dog, but you can still lead your dog pack in a way your dog will respect you and, in turn, they will follow your leadership.

Steve Kotowske is the senior trainer and owner of What's Up Dog in Santa Rosa Beach and Miramar Beach, providing training, boarding and supplies. For more information please visit www. bestobedience.com.



White Dog Insurance Advisors "ASK THE EXPERT"

Q. I'm happy with my Prescription Drug Plan. Do I need to bother with an annual review?

A. Great question. Prescription Drug Plans, or PDPs, are offered through private companies and must be filed for renewal each year with Medicare. Because of this, costs can and often do change each year.

PDPs utilize a Formulary that lists how all of the drugs are covered and can change each year. For example, you may be taking a prescription that is listed as a Tier 2 drug this year but may be changed to a Tier 3 drug by your plan for the next coverage year, thereby increasing your out of pocket costs. Due to these potential changes, it is important that you sit down with your insurance advisor and check each of your prescriptions to ensure that you have the best plan available for you that year.

This is perhaps the most important thing you can do for your Medicare coverage. After all, chances are you will not go to the hospital every year or the doctor every month. However, you will fill prescriptions each month and this can easily be the costliest part of your Medicare coverage. Contact us for your own personal consultation.

HAVE QUESTIONS ABOUT MEDICARE?

Email them to info@whitedoginsurance.com or call us/text us at 850-855-4179

WHITE DOG INSURANCE ADVISORS

"Simplifying Medicare since '95"

www.whitedoginsurance.com







A Heart of Thankfulness

By Lori Leath Smith

One of my very best friends sent me the following words:

Replacing "I'm Sorry" with "Thank You:"

I'm sorry I'm late. → Thank inviting me. you for waiting on me.

I'm sorry I've been so needy lately. → Thank you for being there for me.

other favor. → Thank you for helping me out.

mistake.

I'm sorry but I can't make it tonight. → Thank you for

I'm sorry for being emotional. → Thank you for lov-

I'm sorry that I've been I'm sorry to ask you for an- distant. → Thank you for being understanding.

Did you notice that the com-

Thank you for pointing out my situations, circumstances, family, tively or negatively?

"A spirit of thankfulness attracts others to your cause, ideas and goals." - Skip Prichard

I'm sorry I made a mistake. - mon theme is "how" you look at life: friends? And, will you respond posi-

It reminded me of a time when I was age 15; I worked at Arby's in Vestavia Hills, Ala. My manager drilled into my head to serve with a smile and try to focus on the positive side of an issue, no matnegative the situation. This my thoughts have been pointed in determined, in great part, how the issue would be solved

and how satisfied and happy the customer ended up. I believe I learned a lot in that job; I was forced to view things differentlybetter! Not realizing the impact on my future, I ended up carrying it through life. And though, not always as attuned as I should be, the times I've worked or carter how irate the customer or ried on with a smile, are the times

THANKFUL

continued on page 23

TO DO IN DESTIN! NOVEMBER 2018



Baytowne on Ice | Open Daily all month long I Baytowne Wharf

20th Annual Pin Fish Classic | 8:30am-9:45am | City of

Destin Parks & Rec Famers Market | 9am-1pm | Grand Boulevard

Wellstock: A Wellness & Self Love Festival | 11am-6pm | Mattie Kelly Arts Foundation

Blues, Brews, & BBQ | 12pm l Harborwalk Village

Destin Crafted | 1pm-4pm | Henderson Resort

Take a Kid Fishing Day 7am-2pm | Harbor Docks Pink Walk benefiting Fore Her | 12pm | Destin Commons

Harvest Fest | 4pm | New Life Church

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

•••• 6 ••••• **Cooking With Chef** 12pm | Emerald Grand @

Harborwalk Village

Wednesday Beer Run | 6pm l 1835 Porch Bar Trivia Night | 7pm | World

of Beer

Ladies Bookless Club | 5pm I 1835 Porch Bar

Fall Wine Walkabout | 5:30-7:30pm | Ruth's Chris Steak House

Oyster Happy Hour w/ Live Music | 4pm-7pm | Henderson Resort



Stake & Burger Dinner Fundraiser | 6pm-9pm | Hilton Sandestin

Panhandle Paddle Classic 12pm | Jetty East Condos Free Beach Bonfire | 5pm | Royal Palm Grille

10th Annual Christmas Bazaar | 8am | Harvest House Destin

Famers Market | 9am-1pm | Grand Boulevard

Touch A Truck | 10am | **Destin Commons**

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

Women in Business Meet

Up | 5:30-9 | Beachworx Painting with Melissa

Mercer Brown | 10am | The Henderson Resort Wednesday Beer Run | 6pm

l 1835 Porch Bar Trivia Night | 7pm | World of Beer

Oyster Happy Hour w/ Live Music | 4pm-7pm | Henderson Resort Ladies Bookless Club | 5pm l 1835 Porch Bar Bourbon on the Bay

5:30pm-8pm | Regatta Bay Golf & Yacht Club 16

Holiday Craft Show | 11am-4pm | Destin Community

Free Beach Bonfire | 5pm | Royal Palm Grille The Nutcracker | 7:30pm | Mattie Kelly Arts Center

Emerald Coast Wellness Community Meet Up 11am-1pm | Beachworx

••••• 18 ••••• Famers Market | 9am-1pm | Grand Boulevard

Holiday Craft Show | 9am-3pm | Destin Community Center

Emerald Coast Wellness Community | 11am | **Beachworx**

Sparkling Wine & Holiday Lights | 4pm-6pm | Baytowne Wharf

19 •••• Free Beach Bonfire/SIN Night | 5pm | Royal Palm

20 •••• Festival of Trees Opening 4pm-6pm | Grand Boulevard Something Rotten | 7:30pm I Mattie Kelly Arts Center

Wednesday Beer Run | 6pm l 1835 Porch Bar • 23

Free Beach Bonfire | 5pm | Royal Palm Grille **Horse Drawn Carriage**

Rides Begin | 5pm-8pm | Grand Boulevard

Movie Night on the Lawn 6pm-8pm | Baytowne Wharf

Famers Market | 9am-1pm | Grand Boulevard Santa's Arrival | 1pm | Harborwalk Village Photos With Santa | 2pm | **Grand Boulevard**

Christmas Tree Lighting Ceremony | 6pm-8:30pm | The Henderson

Here Comes Santa Claus | 6pm-9pm | Baytowne Wharf ••• 26 •

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

Paint at the Porch | 5:30pm | 1835 Porch Bar 28

Painting with Melissa Mercer Brown | 10am | The Henderson Resort

Diamond in the Ruff Dog Friendly Charity Event 6pm | Bijoux De Mer Wednesday Beer Run | 6pm I 1835 Porch Bar

Ladies Bookless Club | 5pm l 1835 Porch Bar

Oyster Happy Hour w/ Live Music | 4pm-7pm | Henderson Resort • 30

Free Beach Bonfire | 5pm | Royal Palm Grille **Emerald Coast Cattle** Barons' Ball | 6pm | Sandestin Golf and Beach Resort

To submit your events, email highfive@todoindestin.com



EVENTS · LIVE MUSIC · FOOD

WWW.TODOINDESTIN.COM











Safely Navigating the Claims Jungle In the aftermath of Hurricane Michael



By Victoria Ostrosky

"Hurricane Michael made landfall as an unprecedented high-end Category 4 Hurricane for the Florida Panhandle region with maximum sustained wind speed of 155 mph and a minimum pressure 919 mb. The storm caused catastrophic damage from wind and storm surge, particularly in the Panama City Beach to Mexico Beach areas. The widespread catastrophic damage spread well inland as Hurricane Michael remained at hurricane strength into southwest Georgia." (https://www.weather. gov/tae/20181010_Michael)

They didn't tell us to evacuate. That's what kept going around and around in Roger's head. They didn't tell us to evacuate. His wife Susan sobbed softly into his chest. The screaming wind shook their house as they huddled under the stairwell and prayed. Suddenly, over the howling of the wind there was a deafening crack,

then the dark, angry sky became visible above their heads, bringing soaking rain quickly drenching everything in sight.

When Hurricane Michael's wind and rain finally stilled, Roger and Susan carefully dug their way out of their now destroyed home, scratching their legs and arms on sharp edges of what used to be their roof trusses. Outside looked like a war zone. The trees were down, lying all over the ground like huge pickup sticks. Their favorite tree had sliced right through the living room impaling the piano. Their cars were crushed, buried underneath a canopy of leaves. The blown out windows still framed Susan's prized and now shredded curtains.

Panama City, Lynn Haven, Springfield, Parker, Callaway, Fountain, Mexico Beach, among other towns and cities are now unrecognizable, with Panama City Beach spared the worst of the damage when Michael turned slightly east right before landfall. Getting power restored and water and lift stations working again has been a massive undertaking, with hundreds and hundreds of bucket trucks arriving to render aid. The new normal are roads filled with flashing lights and sirens, downed power lines, and piles of debris everywhere you look.

"About 60 percent of the insurance claims filed in the two weeks after Hurricane Michael were from hard-hit Bay County, according to data posted online by the Florida Office of Insurance Regulation. As of Wednesday afternoon, 101,145 insurance claims had been filed from the Oct. 10 storm, with 61,054 claims in Bay County. The overall estimated insured losses as of Wednesday totaled \$1.344 billion, according to the Office of Insurance Regulation website." (Panama City News Herald, October 26, 2018)

What do you do once the storm has passed?

When you have phone service available, call and file a claim. You'll want to do what you can to prevent further damage such as tarping your roof, covering windows, and hauling rain-soaked furniture outside to help prevent mold growth inside the house. If you have extensive water damage from storm surge or other flooding, cut a foot above the water mark on your drywall.

Document everything with photos and video. Start an inventory list to give to your adjuster who will schedule an appointment to come out and inspect your property. Make sure to get their phone number and your claim number. Don't be afraid to ask questions.

If your house is unlivable and you need to temporarily relocate, save all your receipts for lodging, gas, food, and other incidentals to give to your adjuster for reimbursement.

You don't have to wait for the adjuster to inspect before you can get something repaired; however, only hire licensed contractors, make sure they pull proper permits, and never sign an Assignment of Benefits (AOB).

This particular agreement takes away your rights and allows the contractor to put a lien on your property if your insurance company refuses to pay the exorbitant amount they'll bill them for.

Lastly, try to be patient – in a catastrophe of this magnitude, it will take many months to repair, rebuild, and resume normal life again.

In the meantime, take advantage of anything FEMA may



offer in additional assistance. Talk to your insurance agent with any concerns or questions you have. They want you to be made whole again, too.

Article by Victoria Ostrosky, Agent/ CSR at Insurance Zone, a full service commercial and personal lines independent agency with offices on 30A and 98. For further info call 850.424.6979





ORTHOI





ORTHODONTICS

VOTED BEST ORTHODONTIST







2 LOCATIONS TO SERVE YOU

4633 E Highway 20, Niceville, FL • 850-678-8338 11394 Highway 98 Unit B, Miramar Beach, FL • 850-678-8338 (next to the Melting pot)

STUBBSORTHO.COM









ORTHODONTIST

"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 daughters ~ Mícha K. comfort.



Co-parenting: Not Just for Couples of Divorce



By Christine Rushford

We often hear the term coparent as it relates to couples who are divorcing and attempting a "new normal" when it comes to raising their children in the aftermath. Many times, I will have couples come to my office for therapy who happen to be parents. As they discuss their marital issues, it starts to become clear that they have a difference in parenting that is contributing to their day-to-day unhappiness. This is when I introduce the concept of co-parenting with your partner to bring peace to your home.

Co-parenting is simply sharing the duties of raising a child. If you and the person you are sharing that responsibility with continuously disagree about how that should be done, it is time to sit down and determine the mis-

Fax: 850-622-5802

sion for your family. Before you decide what your child's behavior should look like, the first step is to determine the following: What are the big picture values in your family? What do you want your family to look like long term? Maybe one of the values in your family is "being kind." If being kind is important, then your expected behaviors will be shaped around that value (including the adults in the family). If we used the example of "being kind" as our family mission, the behavior expectations would look something like this: "In our family we don't hit, because it is not kind. In our family, if we scream at each other, we make amends, because screaming isn't kind." Both parents would spend time discussing the important long-term values desired for the family. Most parents are capable of agreeing on broad family values much easier than the day-to-day behavior expectations and consequences. The mission statement for your family is a common ground for co-parents to work from in shaping that day to day life. All behavior expectations should support the mission of your family. Many families have multiple values that make up their mission statement and that's okay too.

Once the co-parents have sat and discussed their mission

statement, behaviors and consequences tied to those values, they are ready to sit down with the kids and present the concept of a Family Mission Statement. Make the Family Mission Statement creation day a fun, family event. Bring out a big piece of paper, crayons or markers to document your statement. Everyone is included and gets to contribute, but the parents have already sat prior to the family event and agreed on their own important values to contribute. It's important for the kids to see that co-parents are a united front who have the same expectations of them. It's also important to allow the children to contribute their ideas of what should be included in the family mission statement. By creating this framework as a family, it is more likely that the children will buy into these values and adapt their behavior (although not always) to the family mission.

Note: Your co-parent isn't always a spouse or ex. Sometimes the co-parents in the family are a grandparent, a regular sitter or a close family friend. Whoever is helping day-to-day to raise your child, is the person to sit down and first begin crafting your mission statement. Once the mission statement is complete, all parenting conflicts can be resolved by asking the question, "Does

Handicap Accessible

this support our Family Mission Statement?" Decisions are then made based on a predetermined guideline that everyone has agreed to, rather than an in-the-moment emotion. The result will be peace with your co-parent.

Christine Rushford is a Licensed Mental Health Counselor, with a focus on working with children, adolescents, parents and couples at Coastal Counseling in Destin. For more info, email contact@christinerushfordcounseling com or call 850.420.2640.

FALL GROUPS - REGISTER NOW

www.christinerushfordcounseling.com

Anxiety and Stress Busting For Teens:

Do you struggle with the demands and stress of high school classes, sports, clubs, social life and family? If so, join our 6 week group on Wednesday Nights, 7 PM @Coastal Counseling. We will learn techniques and strategies to combat anxious thoughts and overwhelming stress.

Assertive Not Aggressive for Middle School Girls:

Learn how to navigate the social ins and outs of Middle School with minimal drama. Participants will learn assertiveness and emotional regulation skills while engaging in creative and movement based activities for 6 weeks. Group will meet every Thursday, @ 4 PM, Location: Emerald Coast Middle School

Parents of Teens Support Group

Are you a parent of a teen? If so, you could probably use some support! This is a parenting group where we will focus on a new topic each session that centers around parenting today's teens. Topics will include creating healthy boundaries, navigating social media/technology, substance abuse in our area (signs and symptoms to watch for), depression and anxiety education and more. Group will run for 6 weeks, Wednesdays, @ 10 AM, @ Coastal Counseling. Come meet other parents of teens to learn from and support each other.

0-3 Loved One & Me Group

This is an educational play group being offered to caregivers and their babies/toddlers. Bring your child to group to socialize while learning important child developmental stages and gaining support from others who are in the same stage of life. Group will meet for 6 weeks, Thursdays, @ 10 AM, Location: Padgett Park Community Building

*All groups are facilitated by Licensed Mental Health Counselor, Christine Rushford.



Mon - Fri • 9am-5pm

SERVICES INCLUDE:
Play Therapy • Individual Therapy • Couples Therapy • Family Therapy

REGISTER NOW FOR FALL GROUPS

Anxiety & Stress Busting for Teens

Wednesdays, 7 PM @ Coastal Counseling

Assertive Not Agressive for Middle School Girls

Thursdays, 4 PM @ Emerald Coast Middle School

Parents of Teens Support Group

Wednesdays, 10 AM @ Coastal Counseling

0-3 Loved One & Me Group

CHRISTINE RUSHFORD, LMHC
LOCATED AT COASTAL COUNSELING IN DESTIN

Providing Mental Health Counseling for Children, Adolescents and Families

Thursdays, 10 AM @ Padgett Park Community Building
All groups are facilitated by Licensed Mental Health Counselor Christine
Rushford. Please call for more information on fall groups.

3997 Commons Dr. W. Suite C | Destin | 850-420-2640



Life In Motion: Be Thankful You Can Move!



By Lisa Leath Turpin, BS. FITNESS & WELLNESS COACH

Thankful? Being able to move is a blessing! People often take health and fitness for granted. Movement and nutrition are ES-SENTIAL. I repeat this a lot, because so many miss the boat when it comes to taking care of themselves, and/or, parents allow themselves or their kids to slide past this essential part of life and wonder what happened when they look in the mirror one day, or even worse, develop a health or physical issue that could have been prevented.

Prevention shouldn't be ignored. Please just do SOME-THING, ANYTHING to include movement in your life and eat somewhat healthy. It's true our bodies are resilient. So a good nutrition and exercise rule is the 80/20 rule. Do "right" 80% of

the time and the other 20%, you can relax and have some things that aren't so healthy. There are a variety of diets and doctors that utilize this rule as well, because it's realistic. You don't have to be perfect; It's okay to allow vourself some leeway and use the "everything in moderation" rule. Think natural, unprocessed and nutrient dense when aiming for your 80%—foods that are rich in color and just what God intended. And don't be tricked by

processed foods, which often are more appealing to some. But manufacturers produce them faster to make money. These foods were never intended for our bodies, but because they exist and are a quick fix for our hunger sometimes, some of us have become used to them. When I relay this to my clients, I feel as though I'm taking candy from a baby sometimes. It's not to deny yourself; it's to live life to the fullest! You can view it as



adapt to that taste, and, after a little time, should FEEL BETTER both mentally and physically. This opens the door for increased energy for exercise. Be thankful there is still time to take GOOD care of yourself and just do it! Even if there are limitations, there are always modifications or creative ways to get moving.

This Thanksgiving, eat some of that sweet potato casserole or cheesy green bean casserole, but aim for not overdoing it. Try to listen to your body; perhaps the third serving is not needed.

WEIGH DOWN TO CHRISTMAS:

I invite you to join me in this accountability challenge. All you do is weigh yourself on or before Nov. 15 and then again Dec. 31st. The goal is no weight gain. It is not to lose weight or diet; just aim to NOT GAIN. If you indulge some, you should be fine. Take

some walks, etc., to counterbalance the extra calories. Make it somewhat fun and not stressful. Together we can do this. If you want accountability, email me at BeActive850@gmail.com.

A nutritional and energizing recipe to have on hand for the holidays!

Super Simple Pumpkin Protein Smoothies With Hemp:

BLEND:

- 1½ cups milk of your choice (Almond, coconut, or regular)
- 1 scoop vanilla hemp protein powder
- ¹/₂ frozen banana
- dash of pumpkin spice ¹/₂ cup frozen pumpkin puree

*Tip for making frozen pumpkin puree. Transfer canned pumpkin into an ice cube tray or spoon the pumpkin onto a cookie sheet in tablespoon size dollops, then

(Recipe: AFAA's American Fitness Magazine for Certified Personal Trainers)







Fit and Fab Through the Holidays

By Susan Authement Dunnam

Here come the holidays which means it's very likely that all of your healthy habits and routines tend to go right out the window. I have healthy foods that I consistently eat and my weekly exercise is a priority. Then here comes Thanksgiving week when the family gets together and makes all of their favorite calorie ridden dishes, because it's tradition and it comforts us. But you don't need to get derailed from that day on. Tell yourself that you'll get back to your healthier habits for your New Year's resolution. And, you can actually enjoy all of the above.

Below are a few tips I use to minimize the negative impact holidays can have on your body and your mind:

1) The holidays are a great time to mix up your exercise routine.

Grab a family member or someone you are spending time with and take a long walk. It's the best time to share some quality time while keeping your cardio up. To take it a step further, try a new exercise class on black Friday. We keep the studio open Friday after Thanksgiving, because it's the perfect time for travelers or regulars to keep their Pilates routines rolling. Just keep moving and be creative; don't fall into the trap of the all or nothing mindset.

2) Water, water and more water.

I can't say enough about the importance of water to keep you hydrated so you aren't as likely to overeat. And you'll minimize the bloating from the extra sugar and salt in the holiday foods. I carry a large bottle with me at all times, especially during the holidays. Trust me, you are less likely to splurge if you are hydrated; I truly believe water is the number one best beauty secret of all.

3) Plan ahead.

You are more likely to exercise if you have planned it in advance. Exercise early and make sure you plan on getting into bed early when you can. I also plan ahead by bringing healthy snacks with me at all times. Keeping almonds, fruit, hummas/celery and cheese sticks with you is a great way to help you keep from



grabbing those doughnuts or unhealthy snacks when hunger hits.

4) Portion control.

Make sure you go easy on the appetizers and use a smaller plate if necessary. Be mindful of what you are putting on your plate and don't stand while mindlessly eating and talk. I personally try to minimize or stay away from holiday favorites such as eggnog which can be 220 calories or more for 1/2 cup with 140 coming from fat. And don't forget all of the empty calories that are in alcohol and the headache and non productivity that usually comes along with it. I person-

ally don't even take the first bite of foods and drinks that I know I will indulge in. However, be careful not to throw in the towel if you go a bit crazy for the night.

5) Get some "alone"

I can't stress enough the importance of stepping away from the hustle and bustle of the holidays and "recharging your batteries." Family, friends, shopping, driving, etc. can really drain your energy level. So disconnecting, even if for only 15 minutes of solitude in the midst of chaos, can help clear your mind, revitalize you and give you a more posi-

tive attitude upon your return. I avoid triggers if at all possible and try to remember that we are all in this thing called life together. If someone is trying your patience this holiday, give them a little grace and try not to let them steal your joy.

These practical tips are not only good for the holidays, but for a healthy lifestyle in general. Try to take baby steps in the right direction knowing it sometimes takes at least 30 days to form a new healthy habit. The holidays are meant for us to reconnect with loved ones and disconnect a little from work and our commitments. I hope this holiday season exceeds your expectations and that if you do indulge, make it only for the night and not for the season. Remember new mercies always come in the morning. May God bless you richly.

Susan Authement Dunnam, Owner Destin Pilates and Aerial, is passionate about helping people become strong and flexible. Visit Destin Pilates Center at destinpilates.com, email SUSAN-PILATES@YAHOO.COM or call 850-460-2828.



Inlanta Mortgage is committed to ensuring you understand every step of the home buying process. That's why we give you the knowledge and confidence to help make an informed decision about which mortgage best fits your needs.



Balenda Hetzel

NMLS #430532 **Regional Production Manager** 225 Main Street, Ste. 14 Destin, FL 32541

Cell: **850-499-4759** balendahetzel@Inlanta.com





NMLS #1016
Florida License #MLD55

Musing



By Sean Dietrich

To the man whose son has cancer. Who sat with me in the public park while we watched his boy swing on monkey bars.

The man who said: "My son's cancer turned out to be the best thing that ever happened to us. Made me see how good people are. "When you drive through your hometown and see banners with your son's name on them, it changes you."

To John, the man who adopted five dogs. Whose wife, Mindy, was taken too early. The same man who once encouraged me to keep writing at a time when I needed encouragement. He probably doesn't even remember that.

To Jennifer, who says most people call her, "Jellybean." Jellybean is epileptic. She walks to work since she can't legally drive. She says that her past relationships haven't lasted because of her condition. Well, she is on top of the world this week. Her boyfriend is an EMT. He knows how to deal with seizures, and

isn't afraid to help her through them. He asked Jellybean to marry him last Tuesday at his son's middle-school band concert. She said yes.

To the thirty-four-year-old man with severe autism. I'll call him Bill. Who was abandoned by his mother. The woman dropped him at an ER and said, "I don't care what you do with him, he's not coming back here."

And to the nurse who adopted Bill. Who didn't just give him a room in her home, but signed papers to make him family. He now refers to her as "Mom."

And to my mother. The woman who worked harder than any female I've ever made eye- contact with. Who didn't just raise me, but grew up beside me. Who endured a husband's suicide, financial ruin, double shifts, single-parenthood, and late bills. Who survived a disease that almost ruined her. Who still goes for morning walks with her dog, Sunny, who still says thankyou prayers under her breath.

And to you, wherever you find yourself tonight. I wrote this for you. It's not much, but it's something.

They tell me the Man Upstairs made this whole world in six days. On Saturday, he took a coffee break and looked over his artwork. Sprawling oceans, majestic Appalachians, Waffle Houses, and American Bloodhounds. "It is good," he probably said when he saw it.

I'm writing this on a Friday night. I'm on a porch in the woods. I'm thinking about this world, and about the fine

Good

people in it. Nurses who raise abandoned men. Those who encourage writers, just because. People who fly banners in support of childhood cancer.

There is something in this night air that makes me feel something. It's enough to make a man drunk if he breathes deep enough. I'm breathing. And I'm thinking about the man whose boy had terminal cancer, and what he told me. If he said it once, he said it a hundred times. "We're so fortunate."

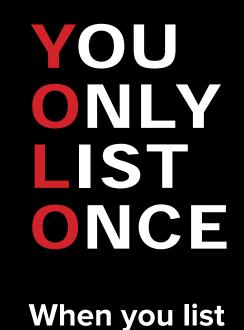
His boy is alive and well today. So this is to him. And you. And everyone. I'm looking

around at this dark earth, listening to crickets.

And I'll be dogged if the Man Upstairs wasn't right when he said it.

It is good.

So very good.



When you list with me.

Local Tina Spicer knows how to get your house noticed!

She utilizes the resources and marketing reach of Resort Quest's large firm coupled with her expertise, attention and local knowledge in listing your home. She also offers many resources for sellers.

ResortQuest is the area's proven real estate leader.



Contact:

Tina Spicer

850.855.0201 tinamspicer@hotmail.com



http://SHN.co Hurricane Michael Relief Support

Find locations and addresses for the following:

Collection/donation sites
Distribution sites | Open shelters
FEMA intake centers
Community work teams

Information will be updated each week as rebuilding and restoration progresses.





A 3,700 Sq. Ft. Superior Custom Car Wash Experience!

34709 Emerald Coast Parkway, Destin • In front of Home Depot Follow the progress at OttosCarWash.com, or look us up on Facebook



A Pastor's Ponderings

By Rev. J. Pete Hyde



After Dad retired in 1970 to Rogers, Arkansas, our family began attending Central United Methodist Church in Rogers after many years of being unchurched. Central was and still is an old downtown church that is now on the Historic Register. Stained glass windows surround

the curved wooden pews with carved ends on a sloped floor and spill light into the still creaky balcony. Organ pipes stand stately behind the choir. The domed ceiling reflects light to every corner of the sanctuary. Many a life has been touched by God's Spirit in that place. I was a junior in high school when we moved there and gave my life to Christ and received my call to ministry in that historic church. It would take many years for me to take up that call. Our youth group would always sit in the balcony. Rev. Bill Connell would keep a close watch on us from the stage and pulpit with good reason.

Though Rogers and northwest Arkansas is now a sprawling metropolis, in 1970 Rogers' population was only about 5000 and Bentonville was about 2500.

Sam Walton's second store was still open in a strip shopping center on the main street in Rogers and his original store was still on the square in Bentonville.

Three or four blocks from the church Wonder Bread had a facility that produced loaves of bread. There was many a Sunday morning about half way through the 11 a.m. service, if the wind was just right, the smell of fresh baked bread would waft its way through the entire downtown and into the sanctuary. There is nothing like that smell. When we stepped out of worship on a cool fall day, the smell of fresh baking bread was an additional blessing. The old factory is gone now along with many of those landmarks that change with progress and growth. Whenever I smell fresh baked bread, I am

reminded of those days and the days when my Dad made fresh bread in Sunday mornings. Oh, to be able to bask in the smell of fresh baking bread more often.

Jesus addressed this very longing when he declared to the crowd that he was the "Bread" of Life. He offered spiritual bread that would cause us to never be hungry for God again. Our quest to fill our wants and desires (which are often dictated by society, peer pressure and wanting to keep up with our neighbors) drives us to an eternal hunger and thirst for more, mostly material things. This in turn shifts our attention away from God who brought the true bread from heaven to each of us to satisfy that inner longing for a relationship with our creator. The next time you smell fresh bread baking, or remember grandma, grandpa, mom or dad making fresh bread in the kitchen, remember that Bread of Life, who is with us each and every step of our journey, no matter how pleasant or tough the journey might be. His Spirt surrounds and fills every corner of lives like the smell of fresh bread fills every corner of room, every corner of the house, and in the olds in Rogers, every corner of the church and the community. Remember the BREAD OF LIFE and be thankful.

Rev. J. Pete Hyde, Senior Pastor Santa Rosa Beach Community Church 850-267-2599; srbcc.com

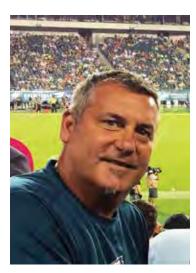
VISIT MYDESTINLIFE.COM TO READ THIS ISSUE ONLINE



2018 Football Guide



November Football Will Not Disappoint



By Scott Miller

As I sit here watching Florida St. vs. Clemson, 14-0 Clemson winning so far, I am reminded of why college football is so special. Just listen to the crowd. Just listen to the crowd's passion at any given college campus stadium each and every Saturday. The passion and excitement can be seen and felt everywhere. Team Jerseys worn by fans everywhere you look, war paint, flags, banners, you name it. College football fans are not a shy or quiet bunch. We are quite the opposite.

New players each year, new coaches in many cases, yet the same passion and excitement is exuded from college football's frenzied fan base. You've just got to love it!

So here we are, it's November already and the playoffs are taking shape. Who will make the top four and earn a spot in the playoffs this year?

As of this printing, unofficially, it shapes up like this:

Number 1 is Alabama and that's undisputed.

Number 2 is Clemson, also unofficially official.

Then for 3 and 4 we could go either way.

Notre Dame - LSU or LSU -Notre Dame

Number 5 is Michigan.

Number 6 is Georgia.

It will be interesting to see how that list changes during this final month, as we come down the home stretch of the 2018 season.

There are definitely some interesting matchups yet to be played in November and as we have seen in the past, anything is possible. Perhaps not likely, but possible, you might even say, probable.

Somewhere along the way, an upset or two is just waiting to happen. And if history has anything to do with it, well we will just have to wait and see.

November will not disappoint fans. Want the highlights?

We have LSU vs. Alabama, which speaks for itself.

Florida vs. Florida St. is always fun to watch

Georgia vs. Auburn...there's revenge on the minds of the War Eagle faithful in this one. Although these two schools went 1-1 against each other last year, Georgia won the game that mattered most.

Michigan has Penn State and Ohio State yet to play, with huge challenges to overcome if they wish to hang on to a playoff spot.

Ohio State, on the playoff bubble, also has Michigan St. yet to tangle with.

Clemson probably has the easiest path forward but just saying that will probably jinx them-we shall see. Let's not forget about the Irish; Notre Dame is enjoying a quiet yet undefeated season so far with match ups against Syracuse and USC left on the regular season schedule.

SEC powerhouse Georgia, hanging onto a playoff spot by a thread, has several key divisional opponents yet to play highlighted by a road trip to Kentucky and a tough and tenacious Auburn squad.

So, it's anyone's guess who will rise to the top this year and vie for a chance to play in the National Championship Game. Is your team still in the hunt? Mine are not, but as a faithful fan, I will keep watching and cheering until

All this talk of college football is making me hungry. Football, fans, fun and food. Right now food has my attention. We suggest a few local places to go eat, drink and watch the games all month long. Or if you are hosting the game, be sure to order take out from our partners; you can't go wrong.

Tequila's Sports Bar & **Grill** in Miramar Beach is a fun festive environment with game day specials and Big Screen TV's everywhere. Huge portions, delicious food and 2-for-1 Margaritas make this a great choice.

11225 US-98 W Miramar Beach (850) 279-6402

Jim 'n Nick's in Destin has everything you need, great family atmosphere, friendly staff and amazing BBQ, plus a full bar and daily specials. Be sure to add Jim 'n Nick's to your plans. It's also a great choice for take out-finger-lickin' delicious ribs will make any party even better.

14073 Emerald Coast Pkwy, Destin (850) 424-5895

Landshark's Pizza is what a true sports bar should be. You won't miss one second of the action in this fun football fan club. The pizza and wings are delicious and go perfectly with the games so even if you aren't watching there, be sure to get take out for wherever you go.

300 Harbor Blvd. Destin (850) 424-6743

Island Wing Co Grill &

Bar touts crispy baked wings, mahi tacos, burgers and more. Voted "Best Wings" three years running with 58 beers on tap, 30 TVs, game day specials. This is a can't miss game day place to be. And if you just can't be there, catering and take out is the next best thing.

981 US Hwy. 98, Destin (850) 837-2999

Tailfins Entertainment Complex beckons you to join for game day and brunch starting at 10am. Bottomless mimosas & Bloody Mary specials. Pitcher and bucket specials. Amazing food. Live music every Friday and Saturday night and the best views in Destin. And if all that doesn't get you there, take out is available. So, keep Tailfins in the plans wherever you are watching.

On the Harbor in Destin (850) 650-1200

SEC	Nov 3	Nov 10	Nov 17	Nov 24
Alabama	@LSU	MSU	Citadel	AUB
Arkansas	OPEN	LSU	@MSU	@MIZZ
Auburn	A&M	@UGA	Liberty	@BAMA
Florida	MIZZ	SC	Idaho	@FloridaSt
Georgia	@UK	AUB	U Mass	Ga Tech
KY	UGA	@UT	MTSU	@Louisville
LSU	BAMA	@ARK	Rice	@A&M
MSU	La Tech	@BAMA	ARK	@OM
Missouri	@UF	VAN	@UT	ARK
Ole Miss	SC	@A&M	@VAN	MSU
sc	@OM	@UF	UT Chat	@Clemson
Tenn	UNCC	UK	MIZZ	@VAN
TX A&M	@AUB	OM	UAB	LSU
VAN	OPEN	@MIZZ	OM	UT

ACC	Nov 3	Nov 10	Nov 17	Nov 24
Boston C	@Va Tech	Clemson	@FSU	Cuse
Clemson	Louisville	@Boston	Duke	SC
FL State	@NC State	@N Dame	Boston	UF
Louisville	@Clemson	@Cuse (11/9)	NC State	UK
NC State	FSU	Wake (11/8)	@Louisville	NC
Syracuse	@Wake	Louisv (11/9)	*N Dame	@Boston
Wake For	Cuse	@NC St (11/8)	Pitt	@Duke
Duke	@Miami	NC	@Clemson	Wake
GA Tech	@NC	Miami	VA	@GA
Miami	Duke	@Ga Tech	@Va Tech	Pitt
NC	Ga Tech	@Duke	W Carolina	NC St
Pittsburgh	@VA (11/12)	Va Tech	@Wake	@Miami
Virginia	Pitt (11/2)	Liberty	@Ga Tech	@Va Tech (11/23)
Virg Tech	Boston	@Pitt	Miami	VA (11/23)

BIG 10	Nov 3	Nov 10	Nov 17	Nov 24
Illinois	Minnesota	@Nebraska	Iowa	@N'western
Indiana	OPEN	Maryland	@Michigan	Purdue
Iowa	@Purdue	Northwestern	@Illinois	Neb. (11/23)
Maryland	Michigan St.	@Indiana	Ohio St.	@Penn St.
Michigan	Penn St.	@Rutgers	Indiana	@Ohio St.
Michigan St.	@Maryland	Ohio St.	@Nebraska	Rutgers
Minnesota	@Illinois	Purdue	Northwestern	@Wisconsin
Nebraska	@Ohio St.	Illinois	Michigan St.	@lowa (11/23)
Northwestern	Notre Dame	@lowa	@Minnesota	Illinois
Ohio St.	Nebraska	@Mich. St.	@Maryland	Michigan
Penn St.	@Michigan	Wisconsin	@Rutgers	Maryland
Purdue	lowa	@Minnesota	Wisconsin	@Indiana
Rutgers	@Wisconsin	Michigan	Penn St.	@Mich. St.
Wisconsin	Rutgers	@Penn St.	@Purdue	Minnesota

November Football

November Game-Day Schedule Highlights

Saturday, Nov. 3

Alabama @ LSU 7 p.m. CST Texas A&M @ Auburn Florida @ Mizz Kentucky @ Georgia Michigan vs. Penn St. 2:45 CSTTexas vs. W. Va.

Saturday, Nov. 10

Auburn @ Georgia Ole Miss @ Texas A&M Boston College vs. Clemson FSU@ Notre Dame NBC Michigan St. vs. Ohio St. Wisconsin @ Penn St.

Saturday, Nov. 17

Tennessee @ Mizz Texas @ Iowa St. 7pm CST Cinci @ UCF Duke @ Clemsom S Florida @ Temple





DESTIN/ife







Will Not Disappoint



s. Let the Games Begin...

ATCH YOUR FAVORITE TEAMS









Friday, Nov. 23 UCF @ S. Florida Oklahoma @ W Va. ESPN Washington @ Wash St. FOX









Saturday, Nov. 24

Michigan @ Ohio St. 11am CST LSU @ Texas A&M Florida @ FSU Notre Dame @ USC Georgia vs. Ga Tech S. Carolina @ Clemson

Check your local listings for up to date information on all game times.





Real Sports Talk and Nothing More, Until Now...

Backroads Beyond Radio

Backroads Sports Network. Just plain sports and nothing else. Up until now, the story is short and sweet. The network launched a mere two months ago in August. "We hit the ground running and we haven't stopped since," says Shara Andrews, spokesperson for the network. "In fact, we are growing faster and bigger and doing more than we ever dreamed of." The network started only eight weeks ago right here in Destin and the plan is to stream content to more than 500 markets throughout the southeast. "Backroads Sports Network is changing the big city and backroads markets, showing people what real sports talk looks like and sounds like," says Andrews.

So how did the network start? "Like you," says Andrews, "we had grown tired of the politics, commercialism and agenda-driven commentary of the likes of ESPN, CBS and Fox. Backroads was born to bring

real sports, focused content and honest commentary to sports lovers across the southeast - from the big cities all the way down to the smallest, backroads communities." The network handpicked a dream line-up of person-

alities to bring its mission to life such as Tommy Tuberville, one of the winningest coaches in college football history. Insightful, dynamic and always entertaining, David Seering, Destin's own, co-hosts the show, adding local flavor with some pizzazz. David is an accomplished musician who has played for three presidents, and Andrews says the network is proud to have him on the team. Mike Johnson, former Alabama captain and Atlanta Falcons offensive lineman, offers powerful insights from the players' point of view. Rachel Baribeau con-



tributes heartfelt and intimate commentary. Scott Moore, The Flash and Rob Brown round out the dynamic team of passionate commentators.

Speaking of passion, the network has very recently given birth to the Heartbeat of Backroads, a new non-profit organization established for Hurricane Michael Relief. "The 'Heartbeat' was born literally while Hurricane Michael was ravaging our eastern neighbors on the Emerald Coast and is staffed by hundreds of volunteers who give their bodies, brains and sweat to help

> the victims," says Andrews. Ever since the aftermath of Michael, truckloads upon truckloads of supplies have been gathered and delivered three times a week to the most ravaged neighborhoods. "We don't drop off at Emergency

Operations Centers," she says, "we bring the lifeline of supplies directly to the people who are not even able to get to the EOCs. We are serving hot meals and cold drinks. We are clearing people's yards so they can get out of their driveways. After the initial clean up from Michael is complete, we will continue our journey of help, and transition to repairing and rebuilding houses." That's why, she says, the Heartbeat is in great need of volunteers. Please

call 850.502.8888 or email heartbeat@wearebackroads.com.

The Heartbeat of Backroads is hosting a benefit concert on Nov. 18th at Boggy Bayou in Niceville and is working on an impressive lineup of performers. Please join them and the community for some live music and give to this important cause. ALL money (100%) donated is distributed to the local affected areas in person.

"We are Backroads Sports Network and the Heartbeat of Backroads," says Andrews. "Join us on our journey to real sports talk and real community service." For more information on donation needs or to volunteer, visit Wearebackroads.com or facebook.com/BackroadsSports-Network

Destin Youth Soccer



Fall has fallen. Mullet Fest has come and gone. (I met Tracy Byrd). The temperature is perfect. And Destin youth soccer's final two games are heating up. This season the competition is close to call with incredible talent in our area.

My wish is for some of Destin

area players to have a chance to compete on the world's biggest stage: World Cup Soccer coming to the U.S. in eight years. 2026 is going to be unforgettable.

Our U.S. ladies' team is unstoppable. As you might know, the U.S. men's national team didn't qualify for 2018 games.

Now we are on the verge of fresh faced players to enter the most incredible honor and represent our beautiful country on the world stage! In the meantime, the training continues with a quick break over the holidays. And then spring soccer season kicks off.

A big thank you to all coaches,

referees, team moms, cheerleaders and staff of Destin Park and Recreation.

Keep on kickin'!

-Zoran, Destin soccer coach and your favorite D7

PRO FOOTBALL WATCHING NOVEMBER 2018

NFC EAST

DALLAS COWBOYS

Nov. 5 vs. Tennessee Titans, 7:15 p.m. (CBS) Nov. 11 at Philadelphia Eagles, 7:20 p.m. (NBC) Nov. 18 at Atlanta Falcons, Noon (FOX) Nov. 22 vs. Washington Redskins (Thanksgiving), 3:30 p.m. (FOX) Nov. 29 vs. New Orleans Saints, 7:20 p.m. (FOX/

NFI N)

NEW YORK GIANTS

Nov. 4 -- BYE Nov. 12 at San Francisco 49ers, 7:15 p.m. (ESPN) Nov. 18 vs. Tampa Bay Buccaneers, Noon (FOX) Nov. 25 at Philadelphia Fagles, Noon (FOX)

PHILADELPHIA EAGLES

Nov. 11 vs. Dallas Cowboys, 7:20 p.m. (NBC) Nov. 18 at New Orleans Saints, Noon (FOX) Nov. 25 vs. New York Giants, Noon (FOX)

WASHINGTON REDSKINS

Nov. 4 vs. Atlanta Falcons, Noon (FOX) Nov. 11 at Tampa Bay Buccaneers, Noon (FOX) Nov. 18 vs. Houston Texans, Noon (CBS) Nov. 22 at Dallas Cowboys (Thanksgiving) 3:30 p.m. (FOX)

NFC NORTH

CHICAGO BEARS

Nov. 4 at Buffalo Bills, Noon Nov. 11 vs. Detroit Lions, Noon (FOX) Nov. 18 vs. Minnesota Vikings, Noon (FOX) Nov. 22 at Detroit Lions (Thanksgiving), 11:30 a.m.

DETROIT LIONS

Nov. 4 at Minnesota Vikings, Noon (FOX) Nov. 11 at Chicago Bears, Noon (FOX) Nov. 18 vs. Carolina Panthers, Noon (FOX) Nov. 22 vs. Chicago Bears (Thanksgiving), 11:30 a.m. (CBS)

GREEN BAY PACKERS

Nov. 4 at New England Patriots, 7:20 p.m. (NBC) Nov. 11 vs. Miami Dolphins, Noon (CBS) Nov. 15 at Seattle Seahawks, 7:20 p.m. (FOX/ NFLN)

Nov. 25 at Minnesota Vikings, 7:20 p.m. (FOX) **MINNESOTA VIKINGS**

Nov. 4 vs. Detroit Lions, Noon (FOX) Nov. 11 — BYF

Nov. 18 at Chicago Bears, Noon (NBC) Nov. 25 vs. Green Bay Packers, 7:20 p.m. (NBC)

NFC SOUTH

ATLANTA FALCONS

Nov. 4 at Washington Redskins, Noon (FOX) Nov. 11 at Cleveland Browns, Noon (FOX) Nov. 18 vs. Dallas Cowboys, Noon (FOX) Nov. 22 at New Orleans Saints (Thanksgiving), 7:20 p.m. (NBC)

CAROLINA PANTHERS

Nov. 4 vs. Tampa Bay Buccaneers, Noon (FOX) Nov. 8 at Pittsburgh Steelers, 7:20 p.m. (FOX/

Nov. 18 at Detroit Lions Noon (FOX) Nov. 25 vs. Seattle Seahawks Noon (FOX)

NEW ORLEANS SAINTS

Nov. 4 vs. Los Angeles Rams, 3:25 p.m. (FOX) Nov. 11 at Cincinnati Bengals, Noon (FOX) Nov. 18 vs. Philadelphia Eagles, Noon (FOX) Nov. 22 vs. Atlanta Falcons (Thanksgiving), 7:20 p.m. (NBC)

Nov. 29 at Dallas Cowboys, 7:20 p.m. (FOX/NFLN) **TAMPA BAY BUCCANEERS**

Nov. 4 at Carolina Panthers, Noon (FOX) Nov. 11 vs. Washington Redskins, Noon (FOX) Nov 18 at New York Giants Noon (FOX) Nov. 25 vs. San Francisco 49ers, Noon (FOX)

NEC WEST ARIZONA CARDINALS

Nov 11 at Kansas City Chiefs Noon (FOX) Nov. 18 vs. Oakland Raiders, 3:05 p.m. (CBS)

Nov. 25 at Los Angeles Chargers, 3:05 p.m. (FOX) LOS ANGELES RAMS

Nov. 4 at New Orleans Saints, 3:25 p.m. (FOX) Nov. 11 vs. Seattle Seahawks. 3:25 p.m. (CBS) Nov. 19 vs. Kansas City Chiefs (Mexico City), 7:15 p.m. (ESPN)

Nov. 25 — BYE

SAN FRANCISCO 49ERS

Nov. 1 vs. Oakland Raiders, 7:20 p.m. (FOX/NFLN) Nov. 12 vs. New York Giants, 7:15 p.m. (ESPN) Nov. 18 — BYE

Nov. 25 at Tampa Bay Buccaneers, Noon (FOX) **SEATTLE SEAHAWKS**

Nov. 4 vs. Los Angeles Chargers, 3 p.m. (CBS) Nov. 11 at Los Angeles Rams, 3:25 p.m. (CBS) Nov. 15 vs. Green Bay Packers, 7:20 p.m. (FOX/

Nov. 25 at Carolina Panthers, Noon (FOX)

AFC EAST

BUFFALO BILLS

Nov. 4 vs. Chicago Bears, Noon (CBS) Nov. 11 at New York Jets, Noon (CBS) Nov. 18 -- BYE

MIAMI DOLPHINS

Nov. 4 vs. New York Jets, Noon (CBS) Nov. 11 at Green Bay Packers, Noon (CBS) Nov. 18 — BYE

Nov. 25 at Indianapolis Colts, Noon (CBS) NEW ENGLAND PATRIOTS

Nov. 4 vs. Green Bay Packers, 7:20 p.m. (NBC) Nov. 11 at Tennessee Titans, Noon (CBS) Nov. 18 -- BYE

Nov. 25 at New York Jets, Noon (CBS)

NEW YORK JETS

Nov. 4 at Miami Dolphins, Noon (CBS) Nov. 11 vs. Buffalo Bills, Noon (CBS)

Nov 18 - BYF

Nov. 25 vs. New England Patriots, Noon (CBS)

AFC NORTH

BALTIMORE RAVENS

Nov. 4 vs. Pittsburgh Steelers, Noon (CBS) Nov. 11 — BYE

Nov. 18 vs. Cincinnati Bengals, Noon (CBS) Nov. 25 vs. Oakland Raiders, Noon (CBS)

CINCINNATI BENGALS Nov. 4 -- BYE

Nov. 11 vs. New Orleans Saints, Noon (FOX) Nov. 18 at Baltimore Ravens, Noon (CBS) Nov. 25 vs. Cleveland Browns, Noon (CBS)

CLEVELAND BROWNS

Nov. 4 vs. Kansas City Chiefs, Noon (CBS) Nov. 11 vs. Atlanta Falcons, Noon (FOX)

Nov. 18 — BYE Nov. 25 at Cincinnati Bengals, Noon (CBS)

PITTSBURGH STEELERS

Nov. 4 at Baltimore Ravens, Noon (CBS) Nov. 8 vs. Carolina Panthers, 7:20 p.m. (FOX/ NFI N)

Nov. 18 at Jacksonville Jaguars, 7:20 p.m. (NBC) Nov. 25 at Denver Broncos, 3:25 p.m. (CBS)

AFC SOUTH

HOUSTON TEXANS

Nov. 4 at Denver Broncos, 3:05 PM (CBS) Nov. 11 — RYF Nov. 18 at Washington Redskins, Noon (CBS)

Nov. 26 vs. Tennessee Titans, 7:15 p.m. (ESPN) INDIANAPOLIS COLTS

Nov. 4 — BYE

Nov. 11 vs. Jacksonville Jaguars, Noon (CBS) Nov. 18 vs. Tennessee Titans, Noon (CBS) Nov. 25 vs. Miami Dolphins, Noon (CBS)

JACKSONVILLE JAGUARS

Nov. 4 — BYE

Nov. 11 at Indianapolis Colts, Noon (CBS) Nov. 18 vs. Pittsburgh Steelers, 7:20 p.m. (NBC) Nov. 25 at Buffalo Bills, Noon (CBS)

TENNESSEE TITANS

Nov. 5 at Dallas Cowboys, 7:15 p.m. (ESPN) Nov. 11 vs. New England Patriots, Noon (CBS) Nov. 18 at Indianapolis Colts. Noon (CBS) Nov. 26 at Houston Texans, 7:15 PM (ESPN)

AFC WEST

DENVER BRONCOS

Nov. 4 vs. Houston Texans, 3:05 p.m. (CBS) Nov. 11 — BYE

Nov. 18 at Los Angeles Chargers, 3:05 p.m. (CBS) Nov. 25 vs. Pittsburgh Steelers, 3:25 p.m. (CBS)

KANSAS CITY CHIEFS Nov. 4 at Cleveland Browns, Noon (CBS)

Nov. 11 vs. Arizona Cardinals, Noon (FOX) Nov. 19 at Los Angeles Rams (Mexico City), 7:15 p.m. (ESPN)

OAKLAND RAIDERS

Nov. 1 at San Francisco 49ers, 7:20 p.m. (FOX/

Nov. 11 vs. Los Angeles Chargers, 3:05 p.m. (FOX) Nov. 18 at Arizona Cardinals, 3:05 p.m. (CBS) Nov. 25 at Baltimore Ravens, Noon (CBS)

LOS ANGELES CHARGERS

Nov. 4 at Seattle Seahawks, 3:05 p.m. (CBS) Nov. 11 at Oakland Raiders, 3:05 p.m. (FOX) Nov. 18 vs. Denver Broncos, 3:05 p.m. (CBS) Nov. 25 vs. Arizona Cardinals, 3:05 p.m. (FOX)

*All times Central

Sunday night games in Weeks 5-16 subject to change

Community

Meet our Local Pros: Susan and Courtney of Ava's Attic

Team work makes the dream work at Ava's Furniture and Design. "It takes the entire team at Ava's Furniture and Design to complete the job," says both mother and daughter, co-owners. Ava's began its story 10 years ago when mother Susan and her daughter Courtney, a team of two, dreamt of having a one stop shop for shopper's needs. Quirky, different and unusual, was their interest. It was important to them to give the shopper a unique and unusual shopping experience, but with the goal of the best customer service possible. And with that, Ava's Attic was created and named after Courtney's daughter, Ava.

Fast forward 10 years later, and you'll find eight additional employees, working with mother and daughter to achieve the same results. And it continues to grow. Today, the store boasts more than 12,000 square feet of floor space and 8,000 consignors keeping everyone busy, "but we still maintain the family feel of the past,"

says Susan. "At Ava's we take furniture for consignment, we transform furniture through our own



painters on staff and we use our own private label chalk paint to achieve beautiful results. We deliver the furniture and then start the process all over again. We also custom paint for the general public, and offer paint classes so that our very talented custom painter, Katie, can pass along her knowledge to pupils who want to paint items themselves. We rely on each staff person to complete his task in order to make our dream a reality. It all fits together like a puzzle," she says.

Furniture trends are always changing here on the coast and

at this time the trend is light chalk painted furniture. Because of this, Ava's has found a way to transform the dark wood furniture of 10-20 years ago to the beautiful light coastal colors that clients are looking for today. The team includes three full-time painters to complete the task. Master painter, Katie, also custom paints in-house to transform ordinary into extraordinary for Ava's customers. The shops' specialty is the

ability to consign antiques, damaged furniture, or simply dark and dull furniture, and transform them into coastal gems.

A great feature for Ava's is their daily pickup and delivery service, which includes picking up consignment pieces, delivering sold consignment pieces, and helping customers in any way necessary.



"Customer service is key to our success and our team takes that to heart," says Susan. "We are all here to please. With our team in place, customers can design, color and technique, and we can deliver. We have been blessed to work with many consignors that have trusted us to sell their furniture. We all work hand in hand and we rely on each team member to achieve our ultimate goal—complete customer satisfaction for our consignors and buyers."

Ava's Furniture is located in the Miramar Plaza at 12889 Emerald Coast Parkway Miramar Beach. For more information visit the shop, call (850) 424-6767 or visit www.avasatticindestin.com.



Around Town



First National Bank announces Ashley Vannoy as Destin Area **Market President**

Vannoy will manage and develop relationships within the 30A, South Walton and Destin communities. Vannoy has over 31 years of banking experience in community banking, commercial and private banking. Currently, she serves on the boards of Scenic Walton and Mentoring Emerald Coast. She is also a member of the Caduceus Society of Sacred Heart Hospital, a trustee of the Okaloosa Economic Development Council and a 15-year Rotarian. Ashley and her husband, Todd, reside in Destin with their two children and are members of Destiny Worship Center. Ashley's office is located at 495 Grand Blvd #206, Suite 220. Call at (850) 269-6847 or email at avannoy@fnbdc.com.

Step One Automotive Opens a **New Location**

Step One Automotive Group has opened a new location, Buick GMC Cadillac, located in Fort Walton Beach previously named Sam Taylor Buick GMC Cadillac, which was purchased from the Hudson family in May 2018. The new dealership brings 60 new jobs to the market and adds to the 200 plus families that Step One Automotive Group already employs.

FLORIST & GIFTS

Serving Destin since 1972

www.pavlicsflorist.net

850-837-6941



Clean Juice Opens

Clean Juice recently opened at The Market Shops at Sandestin and is known for being the only 100% certified organic juice franchise. Clean Juice was founded on the purpose of providing families access to clean, organic products like grab-andgo cold-pressed juices, smoothies, cleanses and açaí bowls, along with specialty toasts and oat bowls. Clean Juice also sells various Juice Cleanses designed to give your insides a little 'R&R' from everything you put into your body. The main goal of the juices is to flood your bodies with countless vitamins and minerals, allowing the body to rid itself of toxin build-up from your usual foods and environment.

Destin Executive Airport Receives Award

The Florida Department of Transportation recently named the Destin Executive Airport Lt. Gen. Leroy Manor Air Traffic Control Tower the General Aviation Airport Project of the Year. FDOT based its award criteria on aesthetics, safety and service to the state of Florida. The tower monitors and directs air traffic in the vicinity of the airport from 6 a.m. to 10 p.m. every day, and has significantly improved the local air traffic which contains a mix of commercial, private, and military aircraft.

Code Club Returns to **Destin Library**

The Destin Library's popular Code Club is returning. The club, which is entering its third year, is open to all students in grades 5-8 with an interest in learning the fundamentals of programming. This fall's focus will be on app development for Android using the MIT App Inventor, based on the blockbased programming language Scratch. Meetings will be held every Friday from 4:30 - 5:30 p.m. in the library's computer classroom from Oct. 5 through Dec. 14. Registration is required, as space is limited. There is no cost to attend. To register please call the library at (850) 837-8572 or email Code Club coordinator Megan Fontaine at mfontaine@ cityofdestin.com.

The Sonder Project Announces New CEO

The Sonder Project recently announced Chad Zibelman as its new chief executive officer. He is a returned Peace Corps volunteer, former director for the international non-profit buildOn, and a small business co-owner. He will lead the organization in its mission to strengthen communities through food security, clean water and education. In the U.S., The Sonder Project is part-

To

nering in the creation of community gardens to support low income communities, schools, and organizations combating hunger. Its very first garden is currently in progress and is being built in partnership with a local non-profit, Food for Thought, in which all produce will benefit deserving youth through their programs to combat hunger.



Boys & Girls Clubs of the **Emerald Coast implements Canine Assisted Learning Mentoring Program**

In 2018, Boys & Girls Clubs of the Emerald Coast were awarded Office of Justice Program (OJP) funding in support of mentoring programs for at risk teens. Nearly a year in the works, the organization, in partnership with Pawsitive Works® and the Panhandle Animal Welfare Society (PAWS) in Fort Walton Beach, is prepared to implement S.E.E. Spot, a large group, followed by a small group canine assisted learning program, both focused on the

A Community of God-Loving Business Leaders that through Kingdom

Principles Bring Growth and Transformation to the Workplace

social emotional development of mentees. The programs require a considerable amount of planning from after school training schedules, transportation of animals and or participating youth, volunteer schedules, and even securing dog training treat donations. Contact 208-265-PAWS.

Destin Annual Christmas Parade

The City of Destin's 34th Annual Christmas Parade will be held Sat., Dec. 8 at 10 a.m. This year's theme is Christmas at the Beach. Floats will begin at Downtown Destin Shopping Center (Old Time Pottery) and travel west down Harbor Blvd. (Hwy 98) to Stahlman Avenue. Spectators should stand on the north side of Harbor Blvd. to watch the parade. For those who wish to enter a float in the parade, applications are available at the Destin Community Center and online here. In lieu of an entry fee, each float entry must donate a new toy for a local charity and drop it off at the Destin Community Center along with a completed application. Applications must be turned in no later than Friday, Nov. 30, 2018. Please call the Community Center at 654-5184 for more infor-

Become a

MEMBER!

Join us for

MONTHLY BE

LUNCHEONS

HEAVEN IN

BUSINESS

CONFERENCE



HEROES

continued from page 2

my life.' Some background: My wife, Beth, and I took the kids to the beach house for fall break and left on Monday morning as the storm had been upgraded to a Cat 1 and gaining strength quickly. I tried to board as many windows and doors as possible, secure outdoor items, and get out quickly to return back to our home in Atlanta. In the rush, I was flip-flopping on whether to trailer the boat back to Atlanta or not. I'm meticulous with the boat, so 99 times out of 100 I would have brought the boat back. But, last minute, I decided it would be okay where it was. I was also planning to have an addition built under the home beginning in November so I had pulled the boat as far forward (towards the driveway but still under the home) as possible to allow for the work to be done. I had never stored the boat in that spot before since we built the house several years ago. For the entire week following the hurricane, I was kicking myself for not trailering the boat home. I had come to terms with the fact

that the house was destroyed and there was nothing I could have done to save it; yet, I was upset with myself for the decision I had

made to leave the boat and put it in harm's way – something I could have prevented.

As the neighbor continued his story he told me that he, his wife and his parents had decided to ride out the hurricane in his parents' one-story beach home. Yes, a very bad

idea. His parents are in their 70s and his dad is a Vietnam vet in a wheelchair. As the storm surge continued, the entire front of the home was ripped away, and two of them were floating on a vinyl mattress; the other two on an insulated hot tub cover inside the home, pinned against the back wall of the living room. As the storm surge water pushed to 8 feet inside the home, they only had 12 inches of airspace left to breathe before all would drown. There was no escape. The incredible power of the storm surge, the sounds, and sheer force of the hurricane were unimaginable.

First National Bank

They had given up and realized all were going to drown within minutes. In those last minutes as they were saying their goodbyes,



they saw something large coming at the front of their home. It was my boat. It had broken free from the trailer that had wedged under the pilings, and floated across the street straight towards their home, and just before it impacted their house, it turned sideways and slammed into the home, wedging itself into the front wall. The boat became the new front wall of the home and acted to divert the majority of the incredible storm surge around the middle of the home to the sides of the home. Once that happened, the storm surge remained steady at 8 feet deep in the home rather than

continuing to increase as it should have (the surge was 10+' from the storm at my home), giving them those precious few inches of air

to breath, and remained that way for the next five hours as they rode out the storm, literally inches from death. As the storm surge eventually receded, the boat un-wedged itself from the home and gently floated 20 feet to the side of their home and eventually lay on its side

in their front yard.

The decision I had been upset about and second guessing all week was immediately put into perspective. The boat's ultimate purpose wasn't fully realized until those moments that Wednesday. My neighbor's words will be burned into my mind forever, "your boat literally saved the lives of my entire family – I can't thank you enough." Honestly, I had nothing to do with saving those lives. God had a reason for giving me that last minute pause on Monday morning that caused me to leave the boat, and for parking it in a spot under the home, where

Community

I had never parked it before, that would allow it to be clear from the pilings to travel across the street and save the lives of those four people. What I thought was 'my mistake' was really me just not understanding that there was a bigger purpose for the boat, and it needed to be left at the house to serve that purpose."

Our efforts will be long-term. Destin Life will continue to post and update its Facebook page with volunteer, donation needs and drop off sites. Though this might not be a completely exhaustive list, as we are provided the information, we are posting it. If you have updates or additional information, email Publisher@MyDestinLife.com or the Sharing Hands Network at info@sharinghands.org. Sharing Hands Network is a local organization that is bringing together all of the needs, organizations and volunteers. Visit http://SHN.co to discover where and how your support is needed. Please see page 4 for more information.

God bless.

WWW.FNBDC.COM

#YourKindofBank

-Lori Leath Smith, Destin Life publisher



495 GRAND BLVD #206 SUITE 220

MIRAMAR BEACH, FL 32550

850-269-6847



Off the Hook

No Boat? No Problem!

By Call Hyalac

In our lucky little fishing village, it may be perceived that a boat is necessary to catch certain kinds of fish, or a multitude of fish. However, without access to a boat,

there are still some great fishing spots anglers can take advantage of (even some who will rent rods if you don't have your own). Grab your rods and reels as we head out to explore some active spots to fish in Destin.

Probably the most popular and first thought of fishing spot without a boat is our white sand beaches. With miles stretching across the Emerald Coast, there is no shortage of spots to fish, but a few key factors could help you be more successful. When

searching for a spot, look for a more secluded area where there are less swimmers. Also, check the water for color changes and wave breaks as that will signify better feeding spots for the fish. Popular fish caught off the beach include pompano, redfish, whiting, hard tails, bluefish, ladyfish, black drum and jack crevalle.

The Destin Jetties is another local favorite. Many anglers will walk the stretch of rocks that line the Destin Pass to claim their spot

for the day. With the way the tides change daily through the east pass, the jetties create a prime feeding area and attract a variety of fish like bluefish, redfish, flounder, trout, king and Spanish mackerel,





sheepshead, and a variety of baitfish. This is a spot recommended for adults only, as the jetties were constructed with large boulders to climb over and there is no smooth walkway to reach the end.

While making the drive over the Destin Bridge, you can often see lines dropped in the water while fisherman anxiously await a catch. The bridge has become one of the key places to fish here in our lucky little fishing village for a multitude of reasons. Another place that the tides are always changing, bringing in bait fish for larger fish to feed on. The bridge pilings also create structures in the water which fish are known to hang around. One key thing

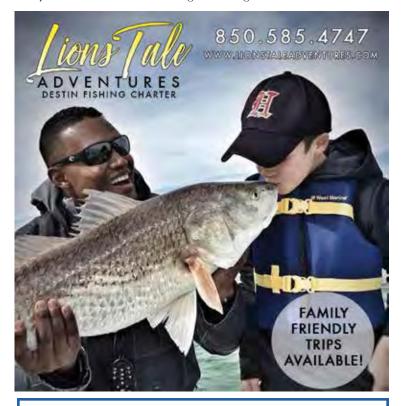
> about bridges - always be considerate of boat traffic under you when fishing the bridge so as not to tangle your lines with other anglers!

> Lastly, another popular fishing location is our Okaloosa Island Pier. Located roughly four miles west of the Destin Harbor, the pier stretches almost a quarter mile into the Gulf of Mexico and anglers of all skill levels can try their luck. Most frequent catches from the pier include Spanish mackerel, whiting, ladyfish and bluefish, but some noteworthy fish have

been caught there as well. Cobia, king mackerel, tuna, even Tarpon weighing over 100 lbs. and a few Sailfish have been pulled up from the water. Redfish, bonito, jack cravelle and pompano are also frequent catches in this area. The pier has a tackle shop on site that will also will rent rods and reels, so even the novice angler can spend a day trying their luck.

In any of these locations, the best time of year to fish is from March-November, but fish could bite all year long if we have a warm winter. If a cold front is coming, fish the days leading up to that when the temps are slightly warmer. The bite is also always best when the tide is rising

or falling and it's common to see fish start to school up along the beaches. Practice makes perfect my friends, and we look forward to seeing you out on the water with tight lines!





Our day school program offers a unique and positive learning opportunity for all students. We enroll students PreK through 6th grade. Each classroom is set to serve multiple grade levels, and we always keep an 8-to-1 student/teacher ratio. At Compass Rose Academy we use a blend of hands-on curriculum and a more traditional workbook curriculum that allows for a multi-sensory approach to learning. The best way to truly see, feel, and understand how CRA works is to see it in action. We are open for classroom observations with an appointment. Call today to schedule a time!



- Prekindergarten through 6th grade
- Individualized Curriculum
- Leadership Development Office Phone

• Project Based Learning

• Gifted Program

850-660-1110

Ms. Christine's Cell Phone 850-855-8792

www.craforedu.com

2060 South County Highway 83, Santa Rosa Beach, FL 32459

Office Hours: Mon-Fri: 8am to 8:30am & 2:30pm to 7pm School Hours: Mon-Fri 8:30am to 2:20pm



THANKFUL

continued from page 7

the right direction; that approach almost forces me to think about the many "thanks" in my life. And when I do, the results are amazing. It's been said that people who live with a thankful spirit live longer, sleep better and have better success and happier lives, despite their circumstances. It's simply an ongoing attitude.

Destin Life asked, "What are you thankful for?" And, wow, according to the overwhelming response, we have a town full of thankful hearts:

I am thankful for 3 amazing girls and a wonderful wife along with a community that loves and supports the arts! -Nathanael Fisher, M.F.A., Producing Artistic Director, Emerald Coast Theatre Company

I'm thankful for still being here, so sorry for Mexico beach and PCB, couldn't imagine. I love living in Destin been here seven years coming from Texas; Love the emerald green beautiful beaches. -Christina Tijerina

I'm thankful that I live in a community where friends are like family. A community where they will roll up their sleeves to help you or extend their arms to embrace you. I'm grateful that I live in a community made up of beautiful people sharing life together that are kind enough to include me! -Kimberly Balzli, Be Your Best You, Best Beach Getaways

At the Hive, we are thankful for friendship- friendship with each other, our clients, and the amazing individuals and business in our community! -Carly Hammer, The Hive Creative Consulting

I'm thankful for the unconditional love my dog has given me for the last 14 years! -Heather Bennett, SoWal Life and Destin Life contributing writer

I am thankful for everyone who helped the people affected from Hurricane Michael. -Art Thompson, Sales Associate, Premiere Coastal, Inc.

I am very thankful to live in an area where people pull together to in times of crisis. The amount of love and support we've shown for our neighbors in Panama City and Mexico Beach has been overwhelming! #FloridaStrong -Cali Hlavac, Silver Shade Studios and To Do In Destin

I'm thankful for the free exercise I get by walking on the most beautiful beach in the world. I'll

be more thankful when all the no trespassing signs are removed. -Ed Bowen, Destin Golf

I am so grateful for my amazing talented wife Redd, family and friends and to be part of an amazing supportive community. This slice of heaven is a unique place, "There's no place like home." For sure this is home for us. *-Paul Vizard, 30a TV*

I am thankful for my home at the beach and for all of the wonderful friends I have met since moving here. I am also thankful that God has blessed me with good health and happiness. -Debra Henry, CPA

I am thankful for our very supportive community. We have banded together to help support our devastated friends and families to the east from Hurricane Michael. -Gary Martin, Ready Restoration

I am thankful for the outpouring of love, supplies, time and money from our community and others who are continuing to work every day to provide relief and support for our neighbors to the east devastated by Hurricane Michael. As always, I am deeply thankful for my children, family, and the blessing of wonderful

friends. -Deborah Elmore

I am thankful for the revelation that I have of God's unconditional love that has empowered me to love, encourage, support, and give to others. I'm thankful that that one revelation has kept my family, relationships and personal well-being in a place of peace and joy no matter what storms may come (and they do come). I'm thankful that my ship remains steady. -Dee Chernicky, Dee Chernicky Ministries

I am thankful for my family. In the aftermath of Hurricane Michael, I am very grateful for God's protection of our community and for the ability to help our fellow neighbors that are in need. -Marcia Hull, CEO, Mattie Kelly Arts Foundation

I am thankful for the dozens of times a day get to look up and see paradise. -Leslie Moland, APR, Dir. of Marketing & Public Relations, White-Wilson Medical Center, P.A.

I am thankful for God's continual blessings on my family. I am thankful I have had a wonderful first year at the Chamber and have had the opportunity to meet, and work with, so many incredible people. I am also thankful to live and work in a

Community

community that pulls together in time of need to help our neighbors. -Bryana Bahmer, Membership & Events Coordinator, Destin Chamber of Commerce

I feel like God told me "thanks "opens the door to more, like saying More LORD! So, I am thankful for the ability to thank God, whom all blessings flow from! -Mona Ponder, Business Empowered and Silver Real Estate

My family—they are my foundation, my best and closest friends and confidants. I am extremely fortunate and I pray I never take that for granted! -Stephanie Pettis, APR, Vice President of Planning and Strategy, 25th Hour Communications

I am thankful to wake up every morning. Thankful to be born American. Thankful for parents who taught me that life is so much better when you put others before yourself. Thankful for my health, family, friends, home, business. -Whitney Lee, Lee IMC

I am thankful for the words of Citizen Way. Music is my life. And this song speaks and touches my heart. - Zoran Subotich, better known as American DJ Zoran

THANKFUL

continued on page 31





ScarfEZY, Handmade and Designed for **Cancer Patients**

cancer survivor and a silver sponsor for Fore Her 'Pink Walk' at Destin Commons, has introduced her handmade ScarfEZY scarves. She is the founder of creativeLiterals, and the de-

signer and seamstress of ScarfEZY, a scarf specifically designed for those who lose their hair during chemotherapy.

The story behind the ScarfEZY began with Phyllis's breast cancer surgery in 2008. Adjuvant chemotherapy

treatments in 2009 caused the loss of her hair. Not finding an affordable, simple, easy-to-wear scarf, Phyllis designed and sewed

Now, 10 years after surgery, she is a grateful cancer survivor who wants others to have the same advantages her nononsense scarf offers. This past spring, she started her own business, creativeLiterals, with the intent to make her scarves available to others who suffer hair loss. Phyllis states, "ScarfEZYs are designed specifically to be a simple, no-fuss scarf for cancer patients, but," she notes, "they are perfect for anyone with a need for a comfortable, easy to wear scarf that fits securely."

Phyllis donates a portion of her sales to cancer research and

Phyllis La Monica, breast believes in the Fore Her mission. Fore Her raises funds to help women locally who are battling breast cancer and those in need of financial assistance. The women who receive help are able to use the money to pay for their

mortgage, car, utilities, medical expenses, a well-deserved vacation after recovering from treatments, or a last vacation with their families. To Phyllis, the organization's mission comes from the heart and

addresses the realism so many cancer patients encounter. Her mission is to help make their lives more comfortable. With the support of donors, Fore Her is able to help lift the burden of finances off of the shoulders of breast cancer battlers.

ScarfEZYs can be purchased at participating fine retail shops. A listing of shops can be found at https://creativeliterals.com/. Interested wholesalers should contact Phyllis at info@scarfEZY.

To find out more about Fore Her, to donate or for resources, visit foreher.org or email info@ foreher.org.



Homeowner: "Is it a good time to sell?" Powerful Agent: "Yes! Inventory is low, and prices are up, and buyers are buying!"

Why choose Real Estate Agent, GAIL PELTO:

- · She is a Sales, Marketing and Listing Specialist.
- She has a Well-defined, Aggressive Marketing Plan of Action.
- She provides Strong Customer Service.
- She is a Marketplace Expert.
- She has a "No Risk to You" Performance Guarantee.

"I would recommend Gail to anyone who is looking for a great Realtor that can get things done!" - M. Kercher



KW GAIL PELTO

Don't Wait... Call Gail TODAY! 850.374.0454 Gail.Pelto@KW.com www.GailPelto.com

How to Hire a Powerful Real Estate Agent



By Gail Pelto, Realtor

Recently, I asked a group of business professionals, "How many of you have purchased, sold or invested in real estate?" And almost all of their hands went up. Then I asked them, "How many of you know how to hire a real estate agent?" NONE of their hands went up! WOW! That was amazing to me. These professionals entrusted one of their biggest financial investments, if not the biggest, to an agent and didn't have a clue on what to look for plan.

to make sure they were hiring the right real estate agent for the job. "You realtors are all the same." I've heard that more times than I can count and really, that's like saying, "All you CPA's, attorneys, doctors, waiters, financial planners, landscapers, etc. are all the same." I think you'll agree, that is just not true. So, what do you need to know? Before you hire an agent, find out the following:

- regarding the market and pricing of comparable properties?
- Are they an **expert in the** marketplace? Do they know and study the statistics every day?
- Will they aggressively look for buyers and sellers every day, or will they sit around praying for the phone to ring?
- Do they deliver **strong cus**tomer service and customer **communication**? You need to know what's going on.
- Do they have a well-defined marketing plan of action? Don't skip this one. It's really important that your agent has a

- Do they keep a **rigorous** schedule; do they tracks re**sults,** and report them to you?
- Do they have the power and knowledge to protect your eq**uity** by negotiating the best price for you?
- Are they part of a **network** of highly trained real estate agents? They are like the company they keep.
- Do they have a **personal** • Will they **tell you the truth 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
 - · Do they have a team of **strong support staff** and a top notch service commitment?
 - Do they have a **perfor**mance guarantee? If they aren't doing the job, you should be able to cut them loose.

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

REACH EVERY HOME IN DESTIN CALL **850.660.1444**





Becoming a Smarter Giver



By Maurice Stouse FINANCIAL ADVISOR AND Branch Manager

As we approach the end of the year, many Americans are looking to make or complete their charitable intentions for 2018. While the tax laws have made some changes to charitable giving, investors and savers alike are looking to not only give but to give more smartly. The question is, how do you do it?

Giving can come in the form of the three Ts: time, talent and treasure. This article talks about your treasure. In its white paper on charitable giving, Raymond James points out a lot of ideas, and suggestions on how you can become a smarter giver of your treasure. It starts with who is giving.

So how and why are people giving? According to the article, people want to make a difference, want to be philanthropic, create a legacy or just feel like they have a moral duty. And the financial incentives are lowering taxes, management their wealth and of course estate planning. Giving can be as straight forward as cash or check. This can become cumbersome however if you have several causes or organizations you want to support.

One method, which has growth significantly in popularity over the past 30 years, is the Donor Advised Fund or DAF. Raymond James says it is the "new face of giving" and isthe fastest growing charitable giving vehicle in the United States. They are public charities and qualify under the IRS in section 501(c)3.

Here is how they work: When giving cash or securities (stocks, or bonds) you may receive a deduction depending upon your income tax situation. The DAF invests your contributions in any one or more of its funds for growth, income or preservation of capital. As they are donor advised, you can direct to which charity and when you would like a contribution to be made. You do not have to make all of the distributions in the same year. The fund can accumulate and grow for years to come. Giving is more simple, one contribution to one source, whenever you would like. From there you make contributions when and to which qualified organization you would like.

To learn more, request a copy of the Raymond James paper "Giving Wisely" or call or visit with your advisor today.

Have a question you would like to see answered in future Destin Life articles? Please send those to Publisher@MyDestin-Life com

Maurice Stouse is a Financial Advisor with First Florida Wealth Group and Raymond James and he resides in Grayton Beach. He has been in financial services for over 30 years. His main office is located at First Florida Bank, 2000 98 Palms Blvd., Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. 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. First Florida Wealth Group and First Florida Bank are not registered broker/dealers and are independent of Raymond James Financial Services.

Views expressed are the current opinion of the author 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. There is no assurance these trends will continue or that forecasts will occur. Investing always involves risks and you may incur a profit or a loss. No investment strategy can guarantee success.

The S&P 500 is an unmanaged index of 500 widely held stocks. Keep in mind that indexes are unmanaged and individuals cannot invest directly in the index. Index performance does not include transaction costs and other fees, which will affect the actual investment performance. Individual investor results

Holding stocks for the long term does not insure a profitable outcome. Commodities and currencies investing are generally considered speculative because of the significant potential for investment loss. Their markets are likely to be volatile and there may be sharp price fluctuations even during periods when prices overall are rising. Gold is subject to the special risks associated with investing in precious metals, including but not limited to:price may be subject to wide fluctuation; the market is relatively limited; the sources are concentrated incountries that have the potential for instability; and the market is unregulated.



GIVING WORKS BEST WHEN BOTH YOUR **CHARITY AND YOU BENEFIT**

How one investor made altruism part of his long-term financial plan.

Steven was a lifelong volunteer at a soup kitchen and was very passionate about the great work being done there to improve the quality of life in his community. He knew he would include the charity in his estate plan, but also wanted to give during his lifetime and control when and how much he would give each year. With the help of his Raymond James financial advisor, Steven set up a donor advised fund through Raymond James Charitable. Doing so, he was able to ensure that the soup kitchen would receive regular financial support over many years.

66 Now, when Steven dons his apron to help serve the hungry in his community, he feels even better knowing he will be impacting lives well into the future. >>

*This is a hypothetical illustration and is not intended to reflect any

RAYMOND JAMES®

Maurice Stouse, Financial Advisor 2000 Ninety Eight Palms Blvd., Destin, FL 32541 850.654.8122 | Maurice.Stouse@raymondjames.com

Create a Charitable Legacy with a Donor Advised Fund

A donor advised fund, one of four account types administered by Raymond James Charitable, provides an easy way to make significant charitable gifts. Similar to a private foundation, a donor advised fund lets you donate to your favorite charities and receive immediate tax benefits and deductions, but with less expense and setup. And, the assets you place in the fund remain invested and may increase in value to make your gift even more impactful.



Maurice Stouse Financial Advisor 850.654.8124

maurice.stouse@raymondjames.com 00 Ninety EightPalms Blvd, Destin, FL 32541 offices in Mary Esther, Niceville, Miramar B



Amy Parrish 850.654.8122

amy.parrish@raymondjames.com 2000 Ninety Eight Palms Blvd, Destin, FL 32541 Branch offices in Mary Esther, Niceville, Miramar Be

int that can't be deducted in the current year can be carried over and deducted for up to five succeeding years.



RAYMOND JAMES®

2016 Raymond James Trust, N.A. is a subsidiary of Raymond James Financial, Inc. All rights reserved. Raymond James' is a registered trademark of Raymond James Financial, Inc.16-RJTRUST-40310-0349 EB/CW 10/16
First Florida Wealth Group, a division of First Florida Bank
First Florida Wealth Group/Raymond James. 2000 Ninety Eight Palms Blvd., Suite 300, Destin, FL
Phone 850.654.8122
ecurities offered through Raymond James Financial Services, Inc., member FINRA/SIPC and are NOT Insured by
DIC or any other government agency * NOT GUARANTEED by the bank * Subject to risk and may lose value. Raynd James is independent of First Florida Wealth Group and First Florida Bank. Investment advisory services offered
through Raymond James Financial Services Advisors, Inc. First Florida Wealth Group and First
Florida Bank are not registered broker/dealers and are independent of Raymond James Financial Services.



A Destin Thanksgiving

As locals, one of the benefits dust off those skates and get in the Feast on Nov. 22 from 11 a.m. - 7 of living in Destin is the variety of dining options and seasonal events—and that includes Thanksgiving! Eat. Drink. Beach (or Boat). Then, once that's done, it's... Eat. Drink (some more). Shop. Beach. Skate. Feast. Visit. Shop (some more). Ooooh and Aaaah. Relax. Marvel. No matter what your tradition is, one thing is for sure, we can celebrate Thanksgiving with gratefulness and flair!

You can start the holiday season with a special sparkling event during the 6th Annual **Sparkling Wine and Holiday Lights**, Sat., Nov. 17 from 4-6 p.m. in the Village of Baytowne Wharf at Sandestin. This sparkling event will feature more than 30 champagnes and delicious appetizers at featured Village restaurants. You'll enjoy the sounds for Humanity in Okaloosa of the season with carolers, and a sneak peek at the first tree lighting

winter spirit at The Village of Baytowne Wharf's Baytowne **on Ice**. This seasonal ice rink is the perfect opportunity to share some of your favorite holiday traditions. Ice rink is open Oct. 27th Feb. 2nd. Hours vary daily.

And then there's the beautiful Festival of Trees kick-off Nov. 20 from 4-6 p.m. at Grand Boulevard at Sandestin. This year's festival will showcase 12 uniquely decorated Christmas Trees from area non-profits. Grand Boulevard merchants will also host a festive Town Center Holiday Open House & Walkabout from 3-6 p.m. for your shopping pleasure!

One of the Destin locals' favs is the Annual Community Thanksgiving Dinner at Harbor Docks Restaurant. In partnership with **Habitat** County and Destin Harvest, Harbor Docks presents a FREE

p.m. for anyone in the community. Volunteers will serve the meal and donations to benefit the two participating charities will be accepted



from those who wish to contribute at this 24th annual event.

Santa's Magical Arrival at HarborWalk Village is a highlight of the season at HarborWalk Village Nov. 24th & 25th at 12 p.m. Celebrate with Destin's finest as Santa and Mrs. Claus make their grand entrance Saturday at noon, kicking-off the season.

On Nov. 16-17, the Destin Chamber of Commerce will of the season! And while there, traditional Thanksgiving Day present the 12th Annual Holi-

Community Center. Following Thanksgiving, Nov. 24, the **Des**tin Farmer's Market will take place at Grand Boulevard.

Whether you choose to cook a traditional Thanksgiving meal, pick up a prepared dinner or eat out, the options are plenty for dine-in and/or carry out Thanksgiving feasts. A few suggestions:

Brotula's will be offering a Thanksgiving Day Buffet from 11 a.m. - 6 p.m. Adults: \$36.95; Children (11 and under): \$16.95. For reservations, please call 850-

Beach Walk Café at Henderson Park Inn is offering a Thanksgiving Day Buffet from 11:00 a.m. – 3:30 p.m. Adults \$48, and young adults (ages 12 -15) \$25. Reservations are required. Call (850) 650-7100.

Cuvee Kitchen & Wine Bar will offer classic southern and family favorites with four limited seatings: 11a.m., 1 p.m., 3

day Craft Show at the Destin p.m., and 5 p.m. For reservations call (850) 460-2909.

> Honey Baked Ham is a great place to stock up on all food Thanksgiving! Ham, turkey and delicious sides or the full Thanksgiving feast. Available for pick up or delivery. 137 Crystal Beach Dr, Destin, FL 32541 (850) 650-2636 www.honeybakedham.com

> At Whole Foods Destin, order pre-cooked turkey and sides either in the store or online through their Destin E-store. 4402 Legendary Dr, Destin, FL 32541 (850) 269-7400.

> Additional hotspots include Grande Vista Bar & Grill within the Emerald Grande, The Crab Trap, Ruth's Chris Steak House, Hogs Breath Saloon, 790 on the Gulf and Marina Cafe.

> No matter what activities, events, or restaurants you choose for your Thanksgiving, we wish you a happy and blessed time filled with fun, food, family, friends and great memories!

La Famiglia Relocates to Island Palm Shoppes in Destin

rant, a Destin favorite for over

La Famiglia Italian Restau- land Palms Shopping Center adjacent to Walmart. Owned and

10 years, recently relocated from the Destin commons to the Isoperated by Stefania Tozzi and her extended family, La Famiglia has earned a reputation

some of the finest homemade Italian dishes, including Veal

for serving

Parmesan, Homemade Pastas, Raviolis, Pizza, Antipasto, all served with your choice of red or white sauces. "We are very excited about moving to the Island Palms," Stefania said. "In our new location, we can focus on

reconnecting with our friends in the local community. We are trying to remake La Famiglia into what it is, a big happy family."

Stop down soon and say hello to Stefamia, her daughter and general manager Francesca,

and their extended family soon. Check out the *Destin Life* coupon page for a local's discount. La Famiglia Restaurant, 16055 Emerald Coast Parkway, Suite 114, Destin. (850) 279-4527.







HAPPY HOUR EVERYDAY

4-7 PM & 9 PM-Close

\$3.50

Jim Beam, Bacardi and Other House Liquors

\$2 OFF -

All Liquors and Draft Beer

34761 Emerald Coast Pkwy, Suite 104 Destin, FL 32541 (850) 842-4788

Dining/Music

'Tis Approaching the Season

It seems like fall dropped in our laps with cooler weather. That weather makes the taste buds pop as we think of pumpkin pie, cranberry relish, and all the other fixins.' Here at Emerald Coast Olive Oil, we're over the moon about two new products. Crown Mulling Spices make an amazing, easy pumpkin dip, delicious apple crisp, and well, mulled cider or wine. The sugar/ spice mix comes with 20 recipes for everything from French Toast to Sweet Potato Casserole.



If you need to warm up a bit, how about Jalapeno Gold which is pretty much jalapeno jam. We love it on cream cheese and on burgers. It's perfect for the big game!

Now that butternut squash is fresh and tender, we love this recipe that can be tossed in the oven or on the grill with little fuss and clean-up is a cinch.

EMERALD COAST

OLIVE OIL

Roasted Butternut Squash

- 1 medium butternut squash, peeled, seeded and cut in 1 ½ inch chunks
- 2½ tablespoons Tuscan Herb, Butter Flavor or Garlic Olive Oil
- 2 ½ tablespoons Cinnamon Pear Balsamic Vinegar
- ½ teaspoon salt
- ½ teaspoon black pepper
- ½ cup pepitos or cooked chopped bacon (optional)

Place the squash, olive oil, vinegar, salt and pepper in a bowl and toss. If roasting in the oven, pour mixture on a foil-lined baking sheet. Roast at 450° for 20-30 minutes, tossing occasionally. When the squash is tender, when poked with a fork, it's done.

If roasting on the grill, place all ingredients on a piece of foil and seal the edges. Place on a hot grill and roast for 20-30 minutes at medium high heat, turning the packet over occasionally. Poke through the foil with a fork to test for doneness. When it's tender, it's done.

Top the squash with pepitos or bacon if desired and serve.

Emerald Coast Olive Oil is located in Destin and Panama City Beach. 850-460-2210. www.EmeraldCoastOliveOil.com

Destin Life is printed and delivered to every home & business in **Destin each** month!

FOR ADVERTISING 850.660.1444



Flavored and Unflavored Olive Oils **Balsamic Vinegars • Gourmet Oils** Food, Salts & Spices • Gift Cards & Baskets

At our stores, you can sample our 60+ oils and vinegars. Spend 10 minutes with us and you'll be amazed with the freshest, most flavorful products available.

> 34940 Emerald Coast Pkwy, #187 Destin, FL 32541 850-460-2210

> emeraldcoastoliveoil.com

Sinfonia's Amazing **Holiday Offerings**

stellar lineup for the holidays!

Vocalist Chris Mann returns to the Sinfonia stage at Village Baptist Church on Fri., Dec. 14 at 7:30 p.m. in the annual Holiday Pops. Mann, whose crystalline voice

ist on NBC's "The Voice," along with rave reviews in the lead role of the national touring production of "Phantom of the Opera," and two PBS full-length concerts: "Chris Mann in Concert: A Mann for All Seasons" and "Home for Christmas," will join forces with Sinfonia's full orchestra for a most magical concert of the holiday season, perfect for the entire family. Tickets range from \$29.50 to \$55 per person.

Sinfonia's annual gala event

Our region's fully profes- will be held on Tues., Dec. 18 at sional symphony orchestra led The Henderson: A Beach & Spa by Music and Artistic Director Resort, and will feature singer/ Demetrius Fuller presents a actress Jane Lynch. Lynch is an

> Emmy Golden Globewinner for her portraval of Sue Sylvester on "Glee," and is currently the two-time Emmy Awardwinning host of NBC's "Hollywood Game Night." For "A Swingin' Little Christmas," Jane brings along Kate

garnered his place as a final- Flannery (NBC's "The Office"), Tim Davis ("Glee"), and The Tony Guerrero Quintet for the jazziest musical holiday concert you'll ever experience. The evening begins at 5:30 p.m. and includes VIP pre-concert reception, dinner and the performance. Tickets range from \$275 - \$500 per person. Single tickets and tables of 10 are available at sinfoniagulfcoast.org.





VIETNAMESE CUISINE



Traditional Vietnamese Cuisine Featuring:

Goi Cuon Spring Rolls - Korean Short Ribs Beef Rillettes - Apple Kale-Salad Banh-Mi - Lemongrass or Ginger Chicken **Classic Co'M TAM Fragrant Rice** Bun Vermicelli Noodles

FREE AMUSE-BOUCHE WITH PURCHASE OF TWO ENTREES DINE IN ONLY. ONE PER COUPON

PHONE IN ORDERS FOR TAKE OUT 850-460-8797

4418 Commons Dr E, Destin (Next to Jet's Pizza)



Make your holiday special with the Crazy Lobster!

Poppy's Crazy Lobster Destin serves fresh local seafood and cajun and creole dishes. A.J. Tusa, Jr., brings his Crazy Lobster concept originated in New Orleans to Baytowne Wharf. Having been in the restaurant business for over 45 years, A.J.'s experience in his family restaurants started in 1905 when his father and uncle opened Messina's Oyster House in the French Quarter. A.J. landed in Sandestin at the conception of Baytowne Wharf in Sandestin. As one of the first restaurant operators in the Village with Roberto's Pizzeria, Hammerhead's Bar & Grille & Poppy's Seafood Factory, now Poppy's Crazy Lobster, he has enjoyed many years of operation within the Sandestin Resort and continues to provide quality food and service to new and repeat customers.

If you are looking for a place to fuel up with drinks and fresh or fried seafood, find your feast today overlooking the beautiful Choctawhatchee Bay at Poppy's Crazy Lobster. Share a steamed seafood bucket with your pals, or satisfy your own appetite by keeping it all to yourself—a lob-





ster, snow crab, shrimp, clams, mussels, corn on the cob, boiled potatoes and sausage all seasoned to pure perfection. Taste some of our New Orleans' favorites like Crawfish Etouffée, Jambalaya, Seafood Gumbo, and Red Beans & Rice, or our local specialties such as Blackened Redfish, Mahi Orleans or Lobster Fettuccine. The signature drinks and full-ser-

rollin' along with Poppy's Voodoo Juice, an all-time favorite and refreshing tropical cocktail.

Live music keeps the restaurant hopping nightly with a variety of musicians and local talents. It is a family-friendly casual dindaily in which many come to enjoy the view, entertainment and food time and time again.

Poppy's Crazy Lobster Destin is located in Baytowne Wharf at Sandestin and offers private dining for luncheons, holiday dinners

vice bar will keep the good times ing venue that offers live music and luncheons, rehearsal dinners, wedding dinners, business dinners and more. Contact Melissa Tusa at 850-543-1507 or email at prg@tumulo.com for more info on booking an event. Open 11 a.m. – until 7 days a week!





LET OUR TEAM FEED YOURS

Call any of the three Emerald Coast Parkway Subway® restaurants to cater your next event, big or small!

34940 Emerald Coast Pkwy, Destin | 850-654-8055 15017 Emerald Coast Pkwy, Destin (Inside Walmart) | 850-837-0767 10859 Emerald Coast Pkwy, Destin (Emporium Center) | 850-650-7494

Catering orders must be placed 4 hours in advance. All chip related trademarks are owned by Frito-Lay North America, Inc. Subway® is a Registered Trademark of Subway IP Inc. ©2018 Subway IP Inc. SUBPENMOB-18156

BOGO ANY SUB WITH ANY DRINK PURCHASE *EXTRAS ADDITIONAL

Valid at: 34940 Emerald Coast Pkwy, Destin 15017 Emerald Coast Pkwy, Destin (Inside Walmart) 10859 Emerald Coast Pkwy, Destin (Emporium Center)

Expires 12/31/2018. *Free sub excludes Extras. Only valid at listed locations for in-restaurant orders, excluding kiosk orders. Plus applicable tax. No cash value. Not for sale. Coupon must be surrendered with purchase. 1 use. 1 coupon per qualifying item(s). Cannot combine with promotional offers. Void if transferred, sold, auctioned, reproduced, purchased or altered & where prohibited Example Microstrum Witchington. Subway® is a Registered Trademark of Subway IP Inc.

©2018 Subway IP Inc. SUBPENMOB-18156

ANY 6-INCH AND CHIPS FOR S4

Valid at: 34940 Emerald Coast Pkwy, Destin 15017 Emerald Coast Pkwy, Destin (Inside Walmart) 10859 Emerald Coast Pkwy, Destin (Emporium Center)

Expires 12/31/2018. Only valid at listed locations for in-restaurant orders, excluding kiosk orders. Additional charge for Extras. Plus applicable tax. No cash value. Not for sale. Coupon must be surrendered with purchase. 1 use. 1 coupon per qualifying item(s). Cannot combine with promotional offers. Excludes \$3.50 SOD. Void if transferred, sold, auctioned, reproduced, purchased or altered & where prohibited. Excludes Signature Wraps. Subway® is a Registered Trademark of Subway IP Inc. SUBPENMOB-18156

ANY 6-INCH FOR \$2.99

Valid at: 34940 Emerald Coast Pkwy, Destin 15017 Emerald Coast Pkwy, Destin (Inside Walmart) 10859 Emerald Coast Pkwy, Destin (Emporium Center)

Expires 12/31/2018. Only valid at listed locations for in-restaurant orders, excluding kiosk orders. Additional charge for Extras. Plus applicable tax. No cash value. Not for sale. Coupon must be surrendered with purchase. 1 use. 1 coupon per qualifying item(s). Cannot combine with promotional offers. Void if transferred, sold, auctioned, reproduced, purchased or altered & where prohibited. Excludes Signature Wraps.
Subway® is a Registered Trademark of Subway IP Inc.
©2018 Subway IP Inc. SUBPENMOB-18156



INNOVATIVE COWORKING SPACE

Looking for flexible affordable coworking or office space? Beachworx offers Hot Desks, Private Offices, Multimedia Conference Rooms, Digital Advertising, Networking, Program Events, and an array of Business Support Services.

(850) 974-3435 info@thebeachworx.com www.TheBeachWorx.com Destin Commerce Center 34990 Emerald Coast Pkwy, Suite 300, Destin, FL 32541

November At AJ's

Nov. 1 Thursday

Club Bimini

8 p.m. - Close DJ boom 4-8 p.m. Will & Linda

9 p.m. Black Eyed Blonde

Jumbotron NFL Football

Nov. 2 Friday

Club Bimini

4-8 p.m. Jacob Mohr 8 p.m. - Close DJ Boom 9:30 p.m. Black Eyed Blonde

Tiki Bar

7-11 p.m. Austin Jennings

Nov. 3 Saturday

Club Bimini

4 p.m. Will and Linda 8 p.m. DJ Serpent

9:30 p.m. Black Eyed Blonde

Jumbotron College football

Nov. 4 Sunday

Jumbotron NFL Football Club Bimini

> 4 p.m. - Close DJ Dan Davis 4-8 p.m. Jones & Co

Nov. 8 Thursday

Club Bimini

8 p.m. - Close DJ boom 9:30 p.m. Black Eyed Blonde Jumbotron NFL Football

Nov. 9 Friday

Club Bimini

4-8 p.m. Jacob Mohr 8 p.m. - Close DJ Boom 9:30 p.m. Live by Satellite

Nov. 10 Saturday

Club Bimini

4:30 p.m. Will & Linda 8 p.m. DJ Serpent 9:30 p.m. Live by Satellite Jumbotron College football

Nov. 11 Sunday Veterans Day

Jumbotron NFL Football

4 p.m. – Close DJ Dan Davis 4-8 p.m. Jones & Co Black Eyed Blonde 9:30 p.m.

Nov. 15 - December Thursdays, Fridays and Saturdays

9:30 p.m. Black Eyed Blonde every Thursday, Friday and Saturday nights through December

Fridays

Club Bimini

4-8 p.m. Jacob Mohr every Friday night

Saturdays

Club Bimini

4:30 p.m. Will & Linda every Saturday night

Contact (850) 837-1913 or info@ajs-destin.com for more info.





WEEKDAY SPECIALS

SHRIMP TACO PRIME TUESDAY THURSDAY

CHECK OUT OUR SUNSET MENU FOR MORE SPECIALS!

BLACK EYED BLONDE
THURSDAY-SATURDAY

Jones and Company



LIVE MUSIC 7 DAYS A WEEK ROOT FOR YOUR TEAM ON OUR JUMBOTRON



TAILGATE MENU AND DRINK SPECIALS AVAILABLE

AJ'S SEAFOOD & OYSTER BAR

116 HARBOR BLVD, DESTIN, FL 32541 850-837-1913 • AJSDESTIN.COM

30°23′46.081″N | 86°30′31.629″W





Enjoying the Arts this Season

Stage Crafters: A Chorus Line

A Chorus Line examines one day in the lives of seventeen dancers, all vying for a spot in the "chorus line" of a Broadway musical. After the first round of cuts, Zach, the director and choreographer, asks each dancer to speak about themselves. Discomfort opens into revelation, confession leads to redemption, and within the bright, outwardly homogenous chorus, the audience begins to see each dancer's individuality. From Cassie, the star who just needs the "music and the mirror and the chance to dance," to Val, a small-town girl with a brand-new big-town body, to Mike, who took his sister's place in dance class, saying "I can do that." Based on real Broadway dancers' stories, as told to fellow dancer and choreographer Michael Bennett, A Chorus Line is funny, heartbreaking and refreshingly honest.

Performances will be held Nov. 9, 10, & 11 and 16, 17, & 18, Friday & Saturday: Doors Open at 7 p.m. and show starts at 7:30 p.m. Sunday Matinee: Doors Open at 1:30 p.m. and show starts at 2 p.m. Located at the Fort Walton Beach Civic Auditorium, 109 Miracle Strip Parkway, tickets are \$25 adults and \$15 for students and available at the door, at www.stagecrafterfwb.com, P.S. Gifts in FWB, and Bayou Books in Niceville.

Northwest Florida Ballet: The Nutcracker

Northwest Florida Ballet (NFB) returns to the Mattie Kelly Arts Center to present the 39th annual production of the classic holiday favorite The Nutcracker. Performances will be held on Fri. and Sat., Nov. 16 and 17 at 7:30 p.m. and Sun., Nov. 18 at 2:30 p.m. and features live musical accompaniment by the NFB Symphony Orchestra, led by music director and conductor David Ott. This timeless tradition is a celebrated favorite of families along the Emerald Coast as it marks the start of their holiday

The Nutcracker is set in a small German town in 1835 to the music of Pytor Ilyich Tchaikovsky with choreography by celebrated NFB artistic director Todd Eric Allen. International ballet stars Taras Domitro Suarez and Adiarys Almeida Santana will perform the principal roles of the Sugar Plum Fairy and Prince. Several other international guest artists, the NFB Company and more than 100 local children round out the cast. Box office prices for adults are \$38 each and \$18 for children 12

Northwest Florida State College: It's a Wonderful Life: A Radio Play

Northwest Florida State College (NWFSC) is proud to present Joe Landry's It's a Wonderful Life: A Radio Play. Set in a glamourous radio production studio, performers are warming up and preparing to present the live radio show of the beloved Christmas story. This live dramatic and musical performance will take audiences back in time to the 1940's, when radio shows brought families together for story time and good, old-fashioned fun. It's a Wonderful Life unfolds with beautiful carols of the season sung by student vocal groups, Madrigal Singers and Belle Voci, and features performances by student actors. It's a Wonderful Life recalls the story of George Bailey's Christmas transformation. Audiences will fall in love all over again with George and Mary, and laugh as Clarence finally earns his wings.

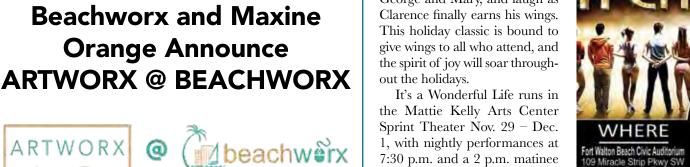
7:30 p.m. and a 2 p.m. matinee Sat., Dec 1. Tickets are \$25 and include an intermission reception in the Mattie Kelly Arts Center Galleries with holiday treats provided by The Eventful Planner. Purchase tickets at the Mattie Kelly Arts Center Box Office.

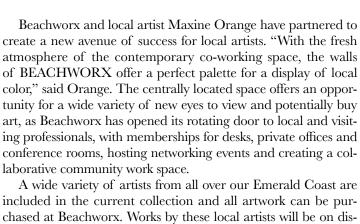
Emerald Coast Theatre Company: It's a Wonderful Life: A Radio Plav

It's a Wonderful Life: A Live Radio Play by Joe Landry will delight audiences Dec. 6-23: Thurs., Fri., Sat. 7:30 p.m., Sun. 2 p.m. at the Emerald Coast Theatre Company located at Grand Boulevard at Sandestin, 560 Grand Boulevard, Upstairs. This beloved American holiday classic comes to captivating life as a live 1940's radio broadcast. With the help of an ensemble that brings dozens of characters to the stage, and live, on-stage sound effects, the story of idealistic George Bailey unfolds as he considers a world in which he'd never been born one fateful Christmas Eve. The running time 90 minutes and is for all ages.

Emerald Coast Theatre Company is a 501(c)(3) founded in 2012 by Nathanael Fisher, MFA, and his wife, Anna Fisher, with a mission to enrich and entertain the Emerald Coast community through professional and educational theater. Tickets are \$28/\$30 and can be purchased at EmeraldCoastTheatre.org.

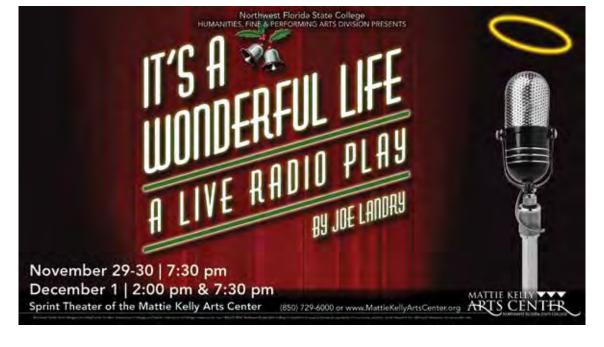
Destin Life is printed and delivered to every home & business in Destin each month! **FOR ADVERTISING** CALL 850.660.1444





play through the end of January 2019: Jordan Aucoin, Matthew Champion, Joyful Enriquez, Claire Gagne, Kathryn Guidry, Racheal Homack, Michael Lunsford, Melanie Moore, Libbo Morgan, Maxine Orange, Irina Roberts, Michelle Ruschman, Patti Schlotterlein, Kathleen Schumacher, Jennifer Viaene, Jamie Zimchek.





LOCAL COUPONS

VACUUM CENTER DESTIN

1/2 PRICE **BAGS - BELTS - FILTERS**

Limit 2 per coupon.

Offer expires 11/30/18 36054 Emerald Coast Pkwy. • 850-269-0505 vacuumcenterdestin.com

LA FAMIGLIA ITALIAN RESTAURANT

10% OFF YOUR MEAL (EXCLUDING DRINKS)

Offer expires 11/30/18 16055 Emerald Coast Parkway Suite 114, Destin Next to Walmart | 850-279-4527

FUDPUCKER'S

BUY ONE MEAL, GET ONE FREE

One coupon per party of 2 or more per visit. Not vaild with any other coupons, discounts or promotional offers.

> Offer expires 11/30/18 20001 Emerald Coast Pkwy, Destin 850-654-4200

AVA'S FURNITURE & DESIGN

10% OFF ONE ITEM

Offer expires 11/30/18 **Miramar Plaza** 12889 Emerald Coast Pkwy, Miramar Beach, FL 850-424-6767

EMERALD COAST OLIVE OIL

10% OFF

UP TO 2 REGULAR BOTTLES OF OLIVE OIL OR BALSAMIC VINEGAR

Offer expires 11/30/18 **Stores in Destin and Panama City Beach** $w. Emerald Coast Olive Oil. com \mid Info@Emerald Coast Olive Oil. com$

BAGUETTE BISTRO VIETNAMESE CUISINE

FREE AMUSE-BOUCHE

With purchase of two entrees Dine in only. One per coupon.

Offer expires 11/30/18 4418 Destin Commons Drive E. - Next to Jet's Pizza 850-460-8797

THANKFUL

continued from page 23

I am thankful for the Nonprofit Trees on the Coast and the new trees being donated and planted throughout Destin. -Allen French, Trees on the Coast

I am thankful for family, freedom and friends, plus college football. GO NOLES! -Denise Song, Habitat for Humanity

I am grateful for all the wonderful people who have welcomed my husband and I into the Destin community since moving here in March! -Teresa Allen, Common Sense Solutions

Without question this year I am thankful for the intense learning and polishing of my character and faith. God has taken me

through painful awakening in my personal, professional, physical and spiritual. I feel like the rip current is releasing me and I can breathe again. -Chrissy Wetzel, Vice President-GM, Beachworx

I'm thankful for the moonlight on the Gulf; it fills my heart with love and hope for tomorrow. -Frank Berte, Destin Interactive

I'm thankful for the people in this community who rallied around me and my team to make an impact in the lives of orphans in Liberia. -Zhalman Harris, Aletha's Hope, photographer

I'm thankful for being a part of such a family oriented, loving, and supporting community of Destin. -Andy Poveda, Director of Sales & Community Management, Beachworx

I am thankful for all of the ways God has blessed my family, friends, and my life. -Michelle Rathmann, Destin Elementary School

othankful

I am deeply thankful for my parents. When I was young, I knew they were good, but as I age, I realize they were actually outstanding! They taught me so much, but what comes to mind is self-reliance, perseverance, patience, empathy and service. -Claudia Butler Shannon, Arbonne I am thankful for our community and how we have come together to help our neighbors to the east of us. We have been working with Backroads Sports Radio volunteering to help deliver meals and supplies to those in need. -Andrew M. Beno, Project Manager, Old South Homes, Inc.

At Boshamps, we're thankful for our locals, supporting us and spreading the word to our out of town guests, that we're where they bring their families and friends - Miller Phillips, Owner

I am thankful to live in such a beautiful place, Destin and Fort Walton Beach! I am from Kentucky. I used to visit as a tourist. I never thought I would get to live here and see the beautiful Emerald Gulf Coast every day. I love it here! I am also thankful for God watching over us and taking care of us and my family, friends and my health. - Tina Duncan

Flat, sandy beachfront to run on, sunsets, moonrises. - Jonie Holland

I grew up on Holiday Isle in Destin and am thankful for growing up on the beach and watching Destin grow. Some of it's a bit too much, but overall, it is a place for people to come create memories and experience God's beauty. I have been privileged to entertain in this town for 29 years! Destin provides me a living while I live on vacation! -Davy DuVall

Nothing like toes in the sand, live music at AJ"s and great seafood. -Georgia E. White Murray

I'm thankful for being able spend the second half of my life in such a beautiful area. -Marian Stoever LoGatto

I'm thankful that I live in a community where friends are like family. A community where they will roll up their sleeves to help you or extend their arms to embrace you. I'm grateful that I live in a community made up of beautiful people sharing life together that are kind enough to include me! -Christina Tijerina

I am thankful for God constantly shows up to demonstrate He's got my back.... He is always there for me. -Helga Martinez

I thank God every day for my family and my friends and for giving me the opportunity to live in Paradise! -Glenda Brito

I am thankful for local news in SoWal Life and Destin Life newspapers. -Ray Cyr, Advertising Director, So Wal Life

And I am thankful for our partners and readers. It's your voices and your support that make this publication great! -Lori Leath Smith, Publisher, Destin Life

Custom Graphic Design:

WEBSITES | SOCIAL MEDIA | EMAIL | LOGOS ADS | PRINTING | PROMOTIONAL ITEMS



850.376.6255 | kim.designworks@gmail.com | kimatdesignworks.myportfolio.com





If you're looking for the locals' choice for a fishing trip, call one of our boats. If you're looking for the locals' choice for buying or selling real estate, call Real Estate Professionals at (850) 837-2211.





Private Charters on 40 of Destin's Finest Charter Boats



850.837.1995 www.Destin-Fishing-Fleet.com



Charter Boat



DESTIN ★ FLORIDA

850.837.2320

Book on-line at

www.CharterBoatOuttaLine.com

Party Boats

DESTIN PRINCESS

& DESTINY



850.837.5088

Purchase Individual or Group Tickets
Book On-line at
www.DestinPartyBoatFishing.com