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Hometown Heroes: Meet Local Veteran Business Owners

BY RITA L. SHERWOOD

“Eat fresh.” “Choose well.” Welcome to Destin’s three Subways, located in Miramar Beach, the Best Buy shopping plaza and Walmart. All are owned by local Army Ranger Veteran **Josh Gregory** who served six years in the 3rd Ranger Battalion, and originally is from Columbus, Ga. Josh, his wife Cameron, and son Carson moved to Destin in March of last year. Why did this former Culinary School graduate, Marriott Executive Banquet Chef and owner of CJ’s Steakhouse decide to own Subways? As Josh explains, he was looking for something more family-oriented that provided him flexibility, so he could spend more time with his family. “I can now attend Carson’s baseball and soccer games and be present.” And that he does, even going as far to sponsor every single age group of each sport for Destin’s own Community Center. That’s a lot of Subway jerseys - more than 300 to be exact! He also sponsors Des-



Subway owner and Army Ranger veteran Josh Gregory and son

tin Little League, and even has a field named after Subway. And, community events to raise money and awareness are not far behind, as he also supports The Special Ops Warrior Foundation.

An Army veteran with more than 30 years of service to his country, a local community man who’s lived here since 1995 (pre-Walmart!), and the proud owner of Destin’s own Ben & Jerry’s: meet Gregory Valloch. He lives by the creed from his high school, which states: “I believe the cardinal virtues of an individual are courage, honesty, temperance and wisdom. And the true measure of success is service rendered to God, to country and to mankind.” It’s safe to say he’s checked all three boxes.

Originally from Vermont, the birthplace of the original Ben & Jerry’s housed in an old converted gas station in Burlington, **Gregory Valloch** knew they had a fine product

VETERAN OWNED

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Blessed By Adoption

Meet local author Ann Kief, a former German baroness, as she tells her adoption story through the pages of her new book, *Blessed by Adoption*. Here readers will find a true story about a German girl who was born a baroness, adopted by Americans, and later became a “princess.” While searching for her biological roots, surprises unfolded, miracles happened, and patterns developed that revealed a common life thread. Ann believes this is an inspirational book of amazing occurrences along the journey of discovery, blending families and countries. “Whether adopted or not, readers will be drawn into the twists and turns of the thought processes, relationships and research,” she says.

“An adoption story does not end when a bundle of joy is placed in the arms of an adoptive couple. For Ann Kief, adopted as an infant in Germany by a U.S. military couple, her placement was just the beginning of her story—one that unfolded over many years and continues to unfold. Ann, who ultimately moved to America with her adoptive family, was drawn to discover her biological German roots. Ann tells the heartwarming and compelling story about

ADOPTION

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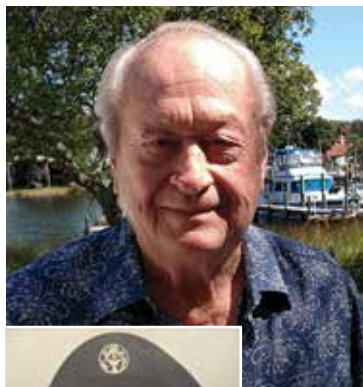
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Ben & Jerry's owner and 30 year Army veteran Gregory Valloch

and decided to pursue his dream of owning a business. Despite being turned down in 1999, and then again in 2000, because they weren't really expanding their franchises, Greg decided to fill out some information online on the Ben & Jerry's website in 2014. Wait, 14 years later? Can you say perseverance? He says, "If you

can focus and put your mind to something, you can accomplish it." And that's exactly what he did. What quickly ensued was an opportunity to bring the beloved ice cream to nearby Sandestin Market Shops, and Ben & Jerry's opened in May of 2016. Greg says, "You know what people say? That if you own a paper route as a kid, then you'll someday own your own business." Well, it's a far cry from the paper route he had with his sister at age 8, but here it is - his own business that brings the best ice cream right here to the local community. He feels the most important thing you can do as a local business owner is give back to the community, and he does just that. Besides being an avid supporter of the Boys & Girls Club, he also gives back to Path of Grace, and



Norton Insurance owner and Air Force veteran Hugh Norton

PAWS, an organization that helps train and place service dogs with veterans.

Hugh Norton, a veteran and

local business owner since 1980, owns Norton Insurance. Hugh served his country as a radar surveillance Tech Sergeant during the Korean War from 1952-1956 in the Air Force, and also served in the Reserves for four more years. After the military, he graduated from Troy University on the GI Bill, and soon pursued a career in insurance. He obtained his law degree from Emory Law School before opening his independent agency in 1980, Norton Insurance, in Ft. Walton Beach. His second office is located in Destin at 4012 Commons Drive. Insurance certainly runs in the family, as Norton Insurance employs three generations with Hugh's daughter Karen as CFO, and grandson Daniel Jones as the Director of Sales. Their community involvement ranges from

supporting the American Legion, to sponsoring soccer teams from Destin's Community Center, sponsoring the Ft. Walton Beach marching band, and even contributing to Hurricane Michael relief and cleanup efforts.

All of Destin's veteran small-business owners are an important part of our economy and local heroes. As we celebrate independence, the month of July, and everything patriotic, thank you Josh, Gregory, and Hugh for not only your service to our country, but also bringing local businesses to Destin, and for all the love and charity for our community, this special place we're fortunate to call home!

Do you know of a Veteran-owned Destin business? Email us at Publisher@MyDestinLife.com.

ADOPTION

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her search to determine who her biological father was and if

she could locate and contact her biological mother," says Alice H. Murray, local adoption attorney and writer.

Ann lived in Germany half of her childhood, and became a naturalized American citizen as a teenager. As she began reflecting upon her life and searching for her biological roots, she uncovered surprises, encountered miracles and discovered patterns that revealed a common thread weaving the tapestry of her life.

"In this book, Ann writes a beautiful reminder that God is always with us, and always working in every individual life. From crossing oceans, connecting family dots, and deep research, Ann does a wonderful job of recounting an incredible journey that shows the complexity of life, relationships, and finding our place in this world. It encouraged me to look deeper into my own history. Having experienced the blessing of adoption three times in my own family, I pray this book will open the door for others to be blessed by adoption as well," says Rev. Brad Goode, Pastor Good News United Methodist Church in Santa Rosa Beach.

Ann and her husband, Duaine, live in Santa Rosa Beach. Her professional life has been mainly focused on education, leadership



and college administration. She taught at the university, college and grade school levels as well as in numerous parks and recreation settings. She has written professionally, as well as dabbled in writing children's literature. Though Ann and Duaine have enjoyed pursuing interests in several businesses, her greatest joy and fulfillment has been as a wife, mother and grandmother.

Blessed by Adoption premieres July 5-6 at Barnes & Noble Booksellers in Destin where she will be signing and discussing her book on Friday, July 5 from 2-6 p.m. and again on Saturday July 6

from 4-8 p.m. You can also purchase autographed copies on her website, BlessedByAdoption.com or purchase at XulonPress.com, Barnesandnoble.com, Amazon.com, iBooks or other bookstores.

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From Sheriff Larry Ashley



Independence Day is our country commemorating the Declaration of Independence of the United States when on July 4, 1776, Americans declared that we were no longer subject to the monarch of Britain and declared ourselves united, free and independent states.

There is much to celebrate on "Independence Day," especially in our part of the world where patriotism runs deep and so many of our neighbors are active duty or retired military veterans who've served the USA with pride and distinction. Yet keep in mind, while many of us are enjoying 4th of July holiday festivities, first responders, like deputies with the Okaloosa County Sheriff's Office, are responding to an endless stream of calls – contending with everything from disturbances and fireworks complaints to reckless vehicles and traffic crashes.

Summer, in general, is the season most associated with the use of fireworks, and it is important to use caution and to remember they can be dangerous when used improperly. To ensure our residents and visitors stay safe this season, you're encouraged to keep the following tips in mind:

Use only approved products. Many dangerous and illegal fireworks, rockets and explosive devices are readily available for purchase. By Florida law, these are unlawful for private fireworks displays and are significantly more likely to cause fires.

• Do not sign a waiver in order to purchase illegal fire-

works. Signing a waiver will not clear a consumer of responsibility if caught illegally using fireworks.

• Only purchase sparklers from licensed vendors.

Control your environment. Sparklers should be used only on sand, concrete or another non-flammable surface, away from brush, trash or other objects that could catch fire.

• Never give sparklers to young children, as they can reach temperatures between 1,300 and 1,800 degrees, which is at least 200 degrees hotter than a standard butane lighter.

• Keep pets indoors and away from all sparklers.

• Light only one item at a time and never attempt to re-light.

Be prepared. Have a fire extinguisher or a hose and a bucket of water readily available.

Attend a public fireworks show. Be safe, not sorry. The best way to protect your loved ones this year is to attend one of the many public displays sponsored by communities or organizations all across our area and the state.

We all know that the holiday also can mean an increased risk of crashes and crash-related in-



juries or fatalities on both our roadways and waterways. Many of those crashes are alcohol-related and easily prevented. Deputies from the Okaloosa County Sheriff's Office will be patrolling to locate and arrest impaired drivers and boaters, and remove them from our streets and waters. Arrests for DUI and BUI (boating under the influence) will be made with zero tolerance.

Traffic congestion can mean impatient drivers, not just during the holiday but all summer long.



We also ask anyone who plans to drink and party to use a taxi, Uber, or designated driver to get home. Remember, **"When you plan for the party, plan your safe ride home first!"**

The Okaloosa County Sheriff's Office needs you to partner with our deputies to help keep our roadways and waterways safe. You can report unsafe or impaired drivers by calling the Okaloosa County Sheriff's Office at 651-7400 or 689-5705 or 9-1-1.

Enjoy your summer and your July 4th holiday week safely, and with gratitude for all the blessings we enjoy as Americans!



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work for you. As part of the group, this publisher's makeup artist understands what "natural but better" means. Every bride wants to look like the best version of herself on her wedding day. She assessed my facial structure and how to highlight my best features. Stylist Joanna created a low chignon that still gave me a little bit of length to an updo, but opened up my neck and shoulder area. What I liked about that whole loose 'do was the natural volume and the way hair softly framed my face with a couple of soft waves. Other wedding-popular looks from these famed stylists include a prettied-up ponytail, a beautiful braid or an enhanced look with hair extensions to add volume and length for that important day. Pampering brides, making them look beautiful and feel confident on their wedding day is the team's passion. Pure & Couture works with you and your bridal party to bring your vision to life for that special walk down the aisle, making sure all your beauty needs are met, whether in-salon or on-location. Offering beauty services for weddings, special events, consultations and trial sessions including airbrush makeup, blowouts, lash extensions, spray tanning and hair extensions.

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what it means to hunt down that unique signature item for that perfect and trendy look. Destin Life has found the cutest summer trends available at the Dressing Room! Introducing the necklace—one of the greatest things since sliced bread! Now you can layer your favorite dainty necklaces without annoying tangled chains. Clean up your makeup and skincare routines with your

own personal color palette. Stop by the shop to learn how. And we like to accessorize with a Summer vacation essential: makeup bags and carryalls—bags as gorgeous as they are functional. And to top off summer is handloom elegance at its best with Turkish cotton cover ups for maxi kaftan dresses (pictured). From fun in the sun to a night out on the town, The Dressing Room Boutique has all the accessories to complete your look! And owner, Abbie Reeves, as the expert, listens to you and works to help you show off your best self! Snag super cute pieces that embrace the current trends, mix and match, add a brilliant shot of color or sheen along with sassiness and personal style; pump up your basics with a little flare, and you'll always look your best!

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 Community

Emerald Coast Autism Center Celebrates 10 Years!

BY RITA L. SHERWOOD

What happens when a mom of a five year old with autism and a Special Education Applied Behavioral Analysis (ABA) therapist put their heads together?

They create a local, non-profit school and therapy center for autistic kids, the Emerald Coast Autism Center, (ECAC) right here in Niceville.

When asked why they developed and opened the center, Heidi Blalock says, "There were not enough quality services available for my child back in 2009, no full-time solution to help us." She goes on to say, "The longest increments of therapy lasted about two hours, and we saw such a difference, that we thought all day therapy might work better."

What started off in a church, then moved to a strip mall, finally after a capital campaign to raise funds, ECAC became a



beneficiary of the Destin Charity Wine Auction Foundation. Heidi and Staci Berryman were able to open their own facility on the Northwest Florida State College campus, 2½ years ago.

Fast-forward 10 years; ECAC has helped a tremendous number of children and their families. They not only treat the child with autism, but treat the fam-

ily as well. They must be doing something right, for families who have children with autism are moving to Niceville to get help, especially military families.

Applied Behavior Analysis is the only proven intervention for children with autism, which is a wide-spectrum disorder (meaning that no autistic child is the same). ECAC's goal is to provide

intensive therapy to kids as young as possible to provide tools to integrate them back into school, while also working with their families. ABA ensures that every child works one-on-one with his own therapist on a daily basis. They treat children ages 2-19, and no day is typical. Therapy is individualized for that specific child, working on language, behavioral, and social issues. Heidi says, "Consistency is key here, and we work with the parents closely to make sure everyone is following the same protocols." Currently, ECAC is working with 90 families in the local area, and employs more than 70 therapists.


ABA is medically based, and insurance often covers it. In the state of Florida, many families can also apply for a voucher program through the Department of Education called the McKay Scholarship.

And how can you help this


fantastic organization that has helped so many kids and their families in our area? Come check out the Summer Jam 2019 on July 13th at the Emerald Coast Convention Center. Edwin Watts, a member of the Mulligans along with the other band members are hosting the event and will be playing live music. 100% of the proceeds raised will benefit ECAC. They're looking for VIP Sponsors to purchase tables for \$450, which includes preferred VIP seating for 10, and your business logo will be projected on the Emerald Coast Convention Center screen throughout the evening.

If interested, please contact Lauren Cooper, Community Relations Coordinator, at (850) 279-3000, or at communityrelations@ecautismcenter.org.


It's time to give back to a local organization that has given us so much! See you on July 13!



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Area Fireworks Abound

City of Destin July 4th Fireworks Celebration

The 33rd Annual Independence Day Fireworks Show can be seen over the East Pass and will begin at 9 p.m. on Thursday, July 4th. Tune in to Z96 (96.5 FM) for the simulcast music. If inclement weather, the fireworks show will take place on Friday, July 5th at 9 p.m.

Red, White & Baytowne

Beginning at 6 p.m. at The Village of Baytowne Wharf at Sandestin Golf and Beach Resort, enjoy lawn games, inflatables, kids crafts, and face painting. At 7 p.m., enjoy LIVE music on the Events Plaza Stage followed by a Fireworks display at 9:15 p.m.

Smoke on the Coast

The 9th Annual Smoke on the Coast BBQ and Fireworks

Festival is July 3rd at Destin Commons. Family entertainment and live music kicks off at 5 p.m., then at 5:30 p.m., you can enjoy \$1 samples from 18 area restaurants and BBQ groups. Fireworks extravaganza begins at 9:15PM!

4th of July Celebration at HarborWalk Village

HarborWalk Village is the ideal location to catch festive fireworks over the Destin Harbor, plus activities and live music— Eli Hannon and The Manly Hero from 7-9 p.m. Then catch the fireworks over the Destin Harbor at 9 p.m. followed by fire spinning at 9:30 p.m.

Stars & Stripes Celebration at Aj's on the Bayou!

Join Aj's on the Bayou Wednesday, July 3rd for the Stars & Stripes CELEBRATION!



The whole family is invited to enjoy bounce houses, stilt walkers, face painting and live music, Black Eyed Blonde from 6 - 10 p.m. Fireworks begin at 9 p.m! 200 Eglin Parkway NE in Fort Walton Beach.

Fireworks continue at The Boardwalk on Okaloosa Island each Wednesday at 9 p.m., and over the Destin Harbor directly behind HarborWalk Village every Thursday night throughout the summer.

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Rockwell Tharp Ladies Boutique Highlights Fashion and Style for the Emerald Coast

While fashion and style cross many generations, demographics and personalities that span thousands of years, one thing is for sure—every single one of us deal with some sort of fashion decision each day of our life. All ladies face a daily decision of what to wear and it is an important one! So what is on trend right now? After over a decade of intensive designing around the world, running both retail and wholesale operations in cities across the USA, while simultaneously setting up their production with factories around the globe, Rockwell Tharp and their team, think they have a pretty good idea!

“There are several styles and trends that are particularly hot this year,” explains Kristi Rockwell, co-owner and founder of Rockwell Tharp. “One you can’t miss right now is anything with **pretty belle sleeves**. Belle sleeves are so beautiful, elegant and classy. Another fashion style that is extremely popular is embroidery. **Embroidery on everything - dresses, shirts, tunics, tops, handbags, boots and shoes and lots of it, continues Rockwell.** Another one to look for is tassels. Colorful tassels on dresses and tassel earrings are extremely popular, pretty and can be tied together to make a fun and classy statement. The more tassels and colorful embroidery the better.” said Kristi.

“**Every lady needs beautiful unique boots. Across the world, the wearing of boots all year round has become the sweeping fashion trend and we believe it is here to stay,**” said Cameron Tharp, co-founder of Rockwell Tharp. “Most ladies have some basic brown or black boots, however we have taken boots to an all new level. The hottest trend in boots right now are boots with beautiful brocade textiles, bright colors and of course, crocodile, python and all animal print leathers. **If you have a dynamite pair of boots on, you can pair them up with just about any outfit and let the boots be the star.** We love it when ladies select a style that not every other lady has. It’s great to see ladies step outside of the box



Handcrafted Turquoise python leather boots designed by Rockwell Tharp



Beautiful tassel dress designed for the Rockwell Tharp Boutique coupled with turquoise St. Marteen Leather crocodile boots by Rockwell Tharp



Exquisitely hand embroidered colorful knit tunic with a delicate fringe on the sleeves and bottom



Handcrafted embroidered knee high boots designed by Rockwell Tharp

and choose something unique and fun. We believe in making the world a more colorful and brighter place,” said Tharp.

“We love offering beautiful styles you can’t find everywhere else or in big department stores,” said Rockwell. “Some other styles worth highlighting are embroidered knits, materials that have some give and stretch to them, delicate fringe, dresses and

tunics that are easy to just put on and go, all animal prints and cute wedge sandals with unique designs and patterns,” said Kristi.

Rockwell Tharp even has a local Brand Manager and Stylist on location, Ashley Woodson, a native Texan, who moved to Miramar Beach to work for Rockwell Tharp. Ashley was hooked on their boots and apparel from the moment she connected with

them in Houston. “**Style is about what makes you feel confident and your best self and then owning that style, with confidence.** I enjoy making suggestions and helping customers update their look. I try and listen and connect with our ladies. I get a feel for their personality and sometimes even their insecurities. Hey, we all have them,” said Ashley. “Let’s just embrace them.”

“We offer encouragement and ultimately we want ladies to look and feel fabulous and have items that are unique and different than everyone else,” said Kristi. “We care greatly for our customers. We pray for each one of you. **We enjoy building relationships, friendships and having fun at the same time,**” said Kristi.

Rockwell Tharp is not your typical boutique. Everyone who walks through the doors is given the same genuine service. A lot of the merchandise is designed exclusively by and for Rockwell Tharp. “Although we do business around the world and design for other stores in the U.S. and Canada, we live right here in Sandestin. We are able to be on location at our flagship boutique personally meeting and talking with our wonderful customers,” concludes Cameron. “**Kristi and I founded this brand together 10 years ago and we have stayed true to ourselves, passion for providing unique designs and our faith to God.** We have a great team. We all think we are blessed to have pretty cool jobs and the privilege to be able to share with others,” said Tharp. Come by and experience Rockwell Tharp ladies boutique, located in Sandestin, in the heart of The Village of Baytowne Wharf.



Rockwell Tharp Ladies Boutique
Sandestin Golf and Beach Resort
The Village of Baytowne Wharf
141 Fisherman's Cove, Miramar Beach
808-268-6131 - www.RockwellTharp.com

Community

Around Town

Amazing Lash Studio Opens in Destin

Amazing Lash Studio has opened its newest Destin location in the Shoppes at Paradise Isle located at 34940 Emerald Coast Pkwy, Suite 108. Inde-



pendently owned and operated by Scottsdale, Ariz. native, Mary Frances Mullins, the studio invites the community for its Grand Opening on Thursday, July 25, 2019. From 4-6 p.m., there will be light bites and refreshments as well as lash demonstrations. A tri-chamber ribbon cutting ceremony will also take place with the Destin, Greater Fort Walton Beach and Walton Area Chambers of Commerce.

Amazing Lash Studio – Destin is located at 34940 Emerald Coast Pkwy, Suite 108, Destin,

FL 32541 and is open Monday – Saturday, 9 a.m. to 8 p.m. and Sunday 10 a.m. to 6 p.m. For more information, call (850) 427-2605 or visit AmazingLashStudio.com.

Hebert's Specialty Meats Opens Satellite Location

The Market Shops, located at the entrance to Sandestin Golf and Beach Resort, welcomes Hebert's Specialty Meats. Owned and operated by true Cajun, Walter Hidalgo along with partners Sean and Kelli Louvierre, Hebert's opened the first Emerald Coast location in June 2018 in Destin. Hidalgo's long-time experience as an entrepreneur and restaurant owner helped prepare him to bring Hebert's to the Destin area and beyond. "In the next couple of years, I see us expanding our reach from Orange Beach, Ala., all the way to Panama City." Hebert's Specialty Meats originally opened in 1984 in Maurice, La. As the home of the original deboned stuffed poultry, Hebert's offers all of the Cajun favorites including



hot boudin, turduckens, boneless stuffed chicken, boneless stuffed turkey, shrimp or crawfish étouffée, shrimp and crab stuffing, andouille, crawfish pie, a variety of green onion sausages and much more all served daily.

Eyemart Express Opens in Destin

In June, Eyemart Express celebrated the grand opening



of its 200th store in Destin! Eyemart Express is an optical retailer offering the latest styles and brands of eyewear and ac-

cessories. Founded in 1990 and now located in 38 states, its philosophy is to ensure that every customer is completely satisfied with its products and customer service. You can visit the new Destin location at 16055 Emerald Coast Pkwy, Ste. 115, near the Wal-Mart Supercenter. For more information, please call (850) 308-5710 or visit www.EyemartExpress.com.

Destin Launches Nextdoor to Boost Neighborhood Communication

The City of Destin is now partnering with Nextdoor, a private, social network for neighborhoods to share information ranging from public safety, community events, lost pets, and other items of interest. This will allow the city to communicate initiatives and share information with specific neighborhoods and residents. Each neighborhood has its own private Nextdoor neighborhood website accessible only to verified residents. Neighborhoods establish and self-manage their own Nextdoor website

and the City of Destin will not be able to access residents' websites, contact information or content. Please keep in mind that Nextdoor is not continually monitored; if you need police or emergency services, call 911. To sign up or learn more about Nextdoor, visit www.nextdoor.com or contact Public Information Manager Catherine Card at 850.460.8538.

Independence Day Bike Parade

The City of Destin will be hosting a Family Independence Day Celebration and Bike parade for children 14 and under at Morgan's Sport Center on Tuesday, July 2 at 4:30 p.m. (bike parade at 5:30 p.m.), with registration beginning at 4:45 p.m. The event is free to the public. Show off your decorated bike, scooter or wagon. Awards will be given for different categories in each age division. For more info, please call 850-654-5184.

Little Black Dress Party!

The Little Black Dress Party is back again for the 10th year and bringing all that glitters! This year's 10th-anniversary event will be held Sat., Aug. 3, 2019, at Sandestin Golf and Beach Resort's Magnolia Ballroom from 6-10 p.m.

The fun-filled event is an evening dedicated to celebrating good health and raising funds for community members in need and features dinner, dancing, live and silent auctions and entertainment.

All event proceeds benefit

the White-Wilson Community Foundation and increase access to life-changing and life-saving health services for local people in need. The event plays an important role in ensuring that no one goes without health care. The White-Wilson Community

Foundation is a 501(c)(3) nonprofit organization serving Okaloosa, Walton and Santa Rosa Counties.

Tickets and reserved tables are on sale now and can be purchased online at fwblittleblackdressparty.com. Past events have sold out, so be sure to get yours early!

Since its formation, the event has raised almost \$500,000 for community health initiatives.



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SATURDAY, AUGUST 3 at 6 PM
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Twin Cities Hospital | Sandestin Golf and Beach Resort

TO DO IN DESTIN! JULY 2019

..... 1

Free Fitness on the Lawn | 5:30pm | Market Shops

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

Hydroflight Monday | 6:30pm | Village of Baytowne Wharf

Monday Movie Night | 8pm | Harborwalk Village

..... 2

Gulf Coast Boating & Fishing Seminar | 5:30pm | Legendary Marine

Music Bingo | 6pm | World of Beer

Sandestin Luau | 6pm | Sandestin Golf and Beach Resort

Fat Tuesday Parade | 6:30pm | Harborwalk Village

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

Boomin' Tuesdays/Fireworks | 7pm | Village of Baytowne Wharf

Free Movies on the Beach | 8pm | Okaloosa Island Boardwalk

Free Outdoor Main Stage Concert | 9pm | AJs Destin

..... 3

Farmer's Market | 9am | Seascape Towne Center

Smoke On The Coast | 5pm | Destin Commons

BOTE Destin Paddle | 5pm | Norriego Pointe

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

Free Fireworks | 9pm | Okaloosa Island Boardwalk

..... 4

Harbor Docks 40th Birthday | 4pm | Harbor Docks

Oyster Happy Hour | 4pm | Henderson Resort

Beach Luau Party | 5pm | Al's Beach Club & Burger Bar

Red, White, and Baytowne | 6pm | Village of Baytowne Wharf

Sunset, Fireworks and Celebration | 6pm | Sunquest Cruises - Solaris

4th of July Celebration | 7pm | Harborwalk Village

Trivia Night | 7pm | Grayton Brewpub

Theatre Thursdays | 7pm | Lawn at Grand Boulevard

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Fireworks | 9pm | Harborwalk Village

Ladies Night | 9:30pm | McGuire's Destin

Teen Night | 10pm | Fudpuckers Destin

..... 5

Free Fitness on the Lawn | 9am | Market Shops

Z96 Weekend Kickoff Party | 2pm | Royal Palm Grille

Free Beach Bonfire | 5pm | Royal Palm Grille

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Family Fun Fest | 6pm | Seascape Towne Center

Women's Climbing Circle | 6pm | Rock Out Climbing Gym

Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 6

Famers Market | 9am-1pm | Grand Boulevard

Rock The Dock Free Concert Series | 7pm | Harborwalk Village

Karaoke | 7:30pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 7

Beach Church Service | 7:30am | Henderson Beach State Park

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

Beach Church Service | 7:30am | Crab Trap, Okaloosa Island Boardwalk

Sunset Beach Church Service | 5:30pm | Henderson Beach State Park

Sunday Cinema | 8pm | Village of Baytowne Wharf

..... 8

Free Fitness on the Lawn | 5:30pm | Market Shops

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

Hydroflight Monday | 6:30pm | Village of Baytowne Wharf

Monday Movie Night | 8pm | Harborwalk Village

..... 9

Music Bingo | 6pm | World of Beer

Sandestin Luau | 6pm | Sandestin Golf and Beach Resort

Fat Tuesday Parade | 6:30pm | Harborwalk Village

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

Boomin' Tuesdays/Fireworks | 7pm | Village of Baytowne Wharf

Free Movies on the Beach | 8pm | Okaloosa Island Boardwalk

Free Outdoor Main Stage Concert | 9pm | AJs Destin

..... 10

Farmer's Market | 9am | Seascape Towne Center

BOTE Destin Paddle | 5pm | Norriego Pointe

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 11

Oyster Happy Hour | 4pm | Henderson Resort

Beach Luau Party | 5pm | Al's Beach Club & Burger Bar

Throwback Thursday | 6:30pm | Harborwalk Village

Comedy & Mystery Dinner | 6:30pm | La Paz

Magical Thursday | 7pm | Village of Baytowne Wharf

Theatre Thursdays | 7pm | Lawn at Grand Boulevard

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Fireworks | 9pm | Harborwalk Village

Ladies Night | 9:30pm | McGuire's Destin

Teen Night | 10pm | Fudpuckers Destin

..... 12

Free Fitness on the Lawn | 9am | Market Shops

One Blood Drive | 10am | The Market Shops

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Mudbug Mafia on the Patio | 5pm | Seascape Towne Center

Family Fun Fest | 6pm | Seascape Towne Center

Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 13

Famers Market | 9am-1pm | Grand Boulevard

Field Day Charity Event | 10am | Boathouse Oyster Bar

Cornhole Tournament | 1:30pm | Grayton Brewpub

Rock The Dock Free Concert Series | 7pm | Harborwalk Village

Karaoke | 7:30pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 14

Beach Church Service | 7:30am | Henderson Beach State Park

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

Beach Church Service | 7:30am | Crab Trap, Okaloosa Island Boardwalk

Sunset Beach Church Service | 5:30pm | Henderson Beach State Park

Mullet Toss | 6pm | AJs Seafood & Oyster Bar

Sunday Cinema | 8pm | Village of Baytowne Wharf

..... 15

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

Free Fitness on the Lawn | 5:30pm | Market Shops

Hydroflight Monday | 6:30pm | Village of Baytowne Wharf

Monday Movie Night | 8pm | Harborwalk Village

..... 16

Music Bingo | 6pm | World of Beer

Sandestin Luau | 6pm | Sandestin Golf and Beach Resort

Fat Tuesday Parade | 6:30pm | Harborwalk Village

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

Boomin' Tuesdays/Fireworks | 7pm | Village of Baytowne Wharf

Free Movies on the Beach | 8pm | Okaloosa Island Boardwalk

Free Outdoor Main Stage Concert | 9pm | AJs Destin

..... 17

Farmer's Market | 9am | Seascape Towne Center

BOTE Destin Paddle | 5pm | Norriego Pointe

Fireworks | 9pm | Harborwalk Village

Ladies Night | 9:30pm | McGuire's Destin

Teen Night | 10pm | Fudpuckers Destin

..... 19

Free Fitness on the Lawn | 9am | Market Shops

Free Beach Bonfire | 5pm | Royal Palm Grille

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Mudbug Mafia on the Patio | 5pm | Seascape Towne Center

Family Fun Fest | 6pm | Seascape Towne Center

Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 20

Famers Market | 9am-1pm | Grand Boulevard

Kinder Climb | 10am | Rock Out Climbing Gym

Rock The Dock Free Concert Series | 7pm | Harborwalk Village

Karaoke | 7:30pm | World Of Beer Destin

Ballet at Twilight | 7:30pm | Lawn at Grand Boulevard

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 21

Beach Church Service | 7:30am | Henderson Beach State Park

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

Beach Church Service | 7:30am | Crab Trap, Okaloosa Island Boardwalk

Sunset Beach Church Service | 5:30pm | Henderson Beach State Park

Sunday Cinema | 8pm | Village of Baytowne Wharf

..... 22

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

Free Fitness on the Lawn | 5:30pm | Market Shops

Hydroflight Monday | 6:30pm | Village of Baytowne Wharf

Monday Movie Night | 8pm | Harborwalk Village

..... 23

Music Bingo | 6pm | World of Beer

Sandestin Luau | 6pm | Sandestin Golf and Beach Resort

Fat Tuesday Parade | 6:30pm | Harborwalk Village

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

Boomin' Tuesdays/Fireworks | 7pm | Village of Baytowne Wharf

Free Movies on the Beach | 8pm | Okaloosa Island Boardwalk

Free Outdoor Main Stage Concert | 9pm | AJs Destin

..... 24

Farmer's Market | 9am | Seascape Towne Center

BOTE Destin Paddle | 5pm | Norriego Pointe

Dueling Pianos | 5pm | Shunk Gulley 30a

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 18

Oyster Happy Hour | 4pm | Henderson Resort

Beach Luau Party | 5pm | Al's Beach Club & Burger Bar

Throwback Thursday | 6:30pm | Harborwalk Village

Comedy & Mystery Dinner | 6:30pm | La Paz

Magical Thursday | 7pm | Village of Baytowne Wharf

Theatre Thursdays | 7pm | Lawn at Grand Boulevard

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Theatre Thursdays | 7pm | Lawn at Grand Boulevard

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

Fireworks | 9pm | Harborwalk Village

Ladies Night | 9:30pm | McGuire's Destin

Teen Night | 10pm | Fudpuckers Destin

..... 26

Free Fitness on the Lawn | 9am | Market Shops

Free Beach Bonfire | 5pm | Royal Palm Grille

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Mudbug Mafia on the Patio | 5pm | Seascape Towne Center

Family Fun Fest | 6pm | Seascape Towne Center

Karaoke | 8pm | Dock on the Island

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 27

Famers Market | 9am-1pm | Grand Boulevard

Bacon & Brews Festival | 5pm | 3rd Planet Brewing Niceville

Rock The Dock Free Concert Series | 7pm | Harborwalk Village

Karaoke | 7:30pm | World Of Beer Destin

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar

..... 28

Beach Church Service | 7:30am | Henderson Beach State Park

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

Beach Church Service | 7:30am | Crab Trap, Okaloosa Island Boardwalk

National Waterpark Day | 10am | Big Kahunas Water Park

Sunset Beach Church Service | 5:30pm | Henderson Beach State Park

Sunday Cinema | 8pm | Village of Baytowne Wharf

..... 29

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

Free Fitness on the Lawn | 5:30pm | Market Shops

Hydroflight Monday | 6:30pm | Village of Baytowne Wharf

Monday Movie Night | 8pm | Harborwalk Village

..... 30

Music Bingo | 6pm | World of Beer

Sandestin Luau | 6pm | Sandestin Golf and Beach Resort

Fat Tuesday Parade | 6:30pm | Harborwalk Village

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

Boomin' Tuesdays/Fireworks | 7pm | Village of Baytowne Wharf

Family Stargazing Night | 7:30pm | Clement Taylor Park

Free Movies on the Beach | 8pm | Okaloosa Island Boardwalk

Free Outdoor Main Stage Concert | 9pm | AJs Destin

..... 31

Farmer's Market | 9am | Seascape Towne Center

BOTE Destin Paddle | 5pm | Norriego Pointe

Dueling Pianos | 5pm | Shunk Gulley 30a

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin



Dueling Pianos | 5pm | Shunk Gulley 30a

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Theatre Thursdays | 7pm | Lawn at Grand Boulevard

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Pianos | 8:30pm | Captain Jack's Dueling Piano Bar



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 Community

Local Pro: Matthew Vanderford

Meet Local Pro, Matthew Vanderford, a Public Adjuster, whose roots began in Valparaiso. Both of Matthew's grandparents retired from military careers locally and his parents met at Lincoln Park in Valparaiso. But when his father joined the military, Matthew's family finally

landed in New Jersey.

As a teenager (age 15), Mathew would travel back to our area to work in the summer for the Valparaiso parks department. He says he mowed Highway 85 and all city-maintained grounds with a push mower which, he believes, made him immune to the

heat and left a desire to return to the beauty of the Emerald Coast.

While waiting for a medical clearance to join the Marines, Matthew met his now wife, Candice, while working at a car wash in Pennsylvania, but after some time, the waiver wasn't granted, and a different life path emerged.



Fast forward 16 years, being tired of the cold and snow and wanting to move back to his early beginnings, the family picked up and moved to Destin from the Greater Philadelphia area. Matthew says he's had many "careers" that brought him to where he is now (sales, marketing, labor, construction, restoration and insurance), but for the past 10 years, he's been involved in the restoration and insurance industry, starting off from cleaning and repairing properties affected by broken pipes, flooding, fires, tornadoes and hurricanes and everything in between. Over the years he became aware of how people were being treated unfairly by their insurance companies and wanted to help. So, he became a licensed insurance continuing education instructor and now holds licenses as a Public Insurance Adjuster in multiple states including California, the Carolinas, Florida, Mississippi and Pennsylvania helping to negotiate and settle insurance claims.

natural disasters such as Superstorm Sandy, Hurricanes Irene, Hermine, Matthew, Harvey, Irma, Nate and Michael, and the Thomas and Carr Fires in California. He continues to publicly speak to groups on hurricane and disaster planning.

Outside of an attorney, Public Insurance Adjusters are the only property loss professionals who, on behalf of policyholders, can effectively negotiate and settle 1st and 3rd party insurance claims from floods, fires, hurricanes and all other perils covered in an insurance policy agreement; even losses to business income can be evaluated and settled, too.

Matthew is joined by his wife Candice, four children - Matthew, Blake, Jordan and Scarlett - and a rescue dog (who, he says, has really rescued him) named Buster.

"My philosophy," says Matthew, "is finding balance and creating harmony. It's kind of odd, but in an industry like insurance, when tempers can flare and emotions can run high, anger, fighting and name calling never work." And he should know by experience; he's worked on cases in the field after several

If you have questions for Matthew, you can contact him in Destin at 267-237-6241 or via email at claims@insurance-claims911.com.




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

 Community

Doing Business Through Doing Community

Ashley Vannoy is a panhandle professional you need to meet! When asked why she specialized in commercial lending in the panhandle in 2008, when most of the country was suffering through the market crash, she says, “our market here in Destin has always been the gold standard. It might be the first to crash, but it will be the first to recover quickly.” She was absolutely right.

Thank goodness for her husband, Todd, whom she met through Rotary. He has been a realtor with Real Estate International in Destin for the past 14 years, and has been integral in making this truly a team effort and a family affair.

A true local pro, Ashley serves as market president and commercial lender at First National Bank in Grand Boulevard and brings 31 years of investment, finance, accounting, small business leadership, and

construction permanent financing experience to the real estate industry in Florida. Born and raised in Gulf Breeze, she went to college at the University of Texas at Arlington, and banking school at LSU. She then completed her formal credit training at Synovus and later Suntrust as a commercial relationship manager calling on companies with \$15 million to \$150 million based in Watercolor.

With so many local clients, Ashley gained years of understanding in the finance, accounting, and healthcare sectors. After moving to Miramar Beach, Ashley used her experience to assist a number of startups and expanding businesses like Amavida Coffee (see www.amavida.com) in Santa Rosa Beach and Props Brewery (www.propsbrewery.com) in Fort Walton Beach.

Ashley began her banking career as a teller at age 19, and quickly became a top produc-



Ashley Vannoy, First National Bank

ing mortgage originator, private banker, and commercial lender for regional and community banks across the panhandle. She now serves as market president of First National Bank’s newest office, and has always had a special interest in economic development and business recruitment to the panhandle.

This is the second community bank that she has brought to the panhandle by setting up a loan production office that will transition into a fully functioning bank branch. When asked what her focus is for business clients, she replies, “My bank is a small business and I am an entrepreneur just like small businesses. With my expertise and contacts, I can take business to the next level by combining tax incentives, grants, and Small Business Administration (SBA) loans. Most commercial lenders do not go this extra mile.”

Ashley spends a significant amount of time giving back to our local community. She is an active board member of Scenic Walton, The Caduceus Society, and trustee member of the Okaloosa Economic Development Council — just a few of the non-profits First National Bank supports her in.

The SBA loan program al-

lows Ashley to offer customers low down payments and low long-term fixed rates. For the first time since inception of the Small Business Administration some 33+ years ago, the 20 year full term effective interest rate fell below 4% for the SBA 504 program. The 20 year rate for standard 504 loans that funded this month was fixed at 3.98%, edging below the 4.01% record set in December 2012. At 152 basis points under the Bank Prime Rate, the June funding is the furthest below Prime that 20 year rates have been since May of 2007. This is even lower than current 30 year fixed rates on mortgages. There truly has never been a better time for small business entrepreneurs to utilize this program!

Call Ashley to discuss how you can partner together. To learn more, please contact (850) 269-6847, or visit the bank at www.fnbdc.com.

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Short Term Rental Checklist



BY VICTORIA OSTROSKY
INSURANCE ZONE

“Good morning, this is Jenny, how may I help you?” Jenny enjoyed her job at a local vacation rental management company. It was a booming business, keeping her quite busy. For Jenny, she loved getting to know her property owners who were wonderful people.

Jack, a new customer, had one of those deep, calm voices over the phone, with a hint of the south in his lengthened vowels. He was finalizing a purchase in one of her favorite communities and asked for some direction regarding insurance. Jenny gave him several options.

A few weeks after the purchase, he stopped by her office to introduce himself, and they struck up a conversation. “First of all, Jenny, I want to thank you for your help,” he smiled. “I learned a lot about insurance in Florida I never knew before.”

“I’m glad I could be of assistance.”

“Did you know that it makes a difference on how few nights you rent out your place?” Jack went on to explain in detail all the interesting insurance tidbits he’d discovered during his quest for coverage.

You might be under the impression that homeowners insurance and landlord/tenant (rental property) insurance are the same. They do have commonalities, of course. The homeowner form is usually broader and is used if the occupancy is primary or a secondary residence. The dwelling fire form is more limited and is usually required when the home has rental exposure. Regardless of the form, you want the right amount of coverage to rebuild the primary dwelling and other structures on the property, along with hurricane and wind protection. Insurance industry statistics show that 2 out of 3 homes are underinsured. Other essential areas of coverage include replacement cost on the contents, loss of rent, loss assessments, liability, and

rebuild to code (Ordinance or Law), increased mold and much more.

You might also think there’s no difference in coverage or carriers depending on whether you rent your place out annually, for a week, or for a few nights. But there you’d be wrong.

“What will be the shortest length of time you’ll offer your place for rent?” The answer to this question is crucial in making sure you have the right policy. Some carriers allow only annual leases, some a minimum of one-week rental, and a few others allow less than seven nights. You might be wondering why it’s all that important. In the world of insurance, all information should be as accurate as possible, so a carrier won’t have a ready excuse to deny a claim.

For short term rentals, since they come fully furnished, make sure you have enough contents coverage to replace the furniture, dishes, linens, accessories, decorations, etc. in the event of a loss. Replacement cost is always recommended over actual cash value, since actual cash value depreciates the items for age and wear and tear.

There’s also the added liability exposure with rentals. If your weekend getaway renter trips over a rug, falls down the stairs, and breaks his leg, you need to be ready for a possible lawsuit. Most rental property policies offer liability coverage options between \$300,000 and \$500,000. Depending on the amount of assets you need to protect, it might be beneficial to purchase a separate excess liability policy with coverage limits starting at \$1 million or more for your rental property. If the property is titled to you individually and you have a personal Umbrella policy in place, you may be able to add your rental property to that policy. One caveat – if your rental property is titled in an LLC, partnership or other entity instead of your personal name, you probably won’t be able to add it to your personal Umbrella. Excess liability policies are an affordable way to obtain extra asset protection.

Many resort communities allow the use of golf carts within their boundaries, and if you own a golf cart for use by your renters, you’ll need to have the correct type of golf cart insurance. A golf cart policy written for your own personal use is not the same type of policy and any use by a renter would be excluded. You would need to pur-

chase a commercial liability policy designed to cover the rental exposure and use by your renters.

And, of course, you don’t want to forget about flood insurance. It’s as important to have a flood policy on your primary residence as it is on your rental properties, and one should consider purchasing limits to the full replacement cost of the dwelling and contents.

When it comes to short term rental insurance, always speak with an insurance professional,

and make sure you have the coverage you need to make your rental experience a successful one.

Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch our informative video on ‘Homeowners Insurance and Umbrella,’ or call 850.424.6979. Victoria Ostrosky, author of this article is an Agent/CSR with IZ.





 Community

What the Heck is the Rotary Club of Destin?



BY GAIL PELTO

I want to share with you the joy of being involved in making our community, and the world, a better place. Years ago, when I started my career, I heard about Rotary Clubs and thought, I want to know these people, they're business leaders! I'd like to join! It did not happen back then. Fast forward to my family moving to Destin in 2007. I was starting my business, networking and meeting people who had businesses that I knew my clients would need. One day, I wandered into an insurance agency, Ryland Morrow, and was lucky enough to meet with Dave Morrow. He spoke about Rotary, and then invited me to a Destin

Rotary Club breakfast meeting as his guest. My response was, "Isn't that a 'men's only' club?" He responded, "No, not anymore. We have some of the best businesswomen in our club and we've realized just how important they are." (Smart man, that Dave!) I took him up on his offer and several weeks later, I was extended an invitation to join, which I accepted.

Lots of folks don't know exactly what Rotary is or what we do (no, we don't do the hokey pokey and rotate ourselves around). Rotary is a service club; our motto is "Service Above Self." It's been around since 1905 and today, the club has more than 1.2 million members around the world. The Destin Rotary Club is comprised of some of the most influential entrepreneurs and business leaders in our community who want to give back. Below is a sampling of just some of the service projects we're involved in:

We contribute to the Global humanitarian efforts of Rotary International. In fact, with small quarterly donations, I and my

fellow Rotarians are helping, and succeeding, in eradicating polio off the face of the earth. I couldn't do that by myself.

Our Club's Scholarship Committee selects a local high school student each year to bestow a \$10,000, 4-year scholarship in order to help them get through college with less debt, which means we have four students who receive these contributions annually.

The club's strategic plan is focused on eradicating hunger and assisting with children's education in our area; our primary charities are Harvest House, who helps the less fortunate in our community to eat; Food for Thought, who packs weekly backpacks with food for the elementary school children who don't have enough to eat at home on the weekends and during school recesses; The Boys and Girls Club of the Emerald Coast, who enables all young people, especially those who need it most, reach their full potential as productive, caring responsible citizens; and The Mattie Kelly Arts Foundation,



whose community outreach programs provide Children's Art Camps, Arts for folks with Special Needs, a Veterans arts program for Wounded Warriors and more!

Since Hurricane Michael, our club members have rallied, along with other Panhandle Rotary Clubs, to help our neighbors get back on their feet, through labor and financial contributions.

We support the Destin Middle School Interact Club, which has a long list of charitable

events and projects throughout the school year in our community to make it better.

We donate individually as members to our local and international charities and we hold fundraising events that are open to everyone, including YOU, and whose proceeds help with all the above efforts and more! Be an attendee at our annual Crawfish Bash (May 2, 2020). Purchase one or more of the absolute BEST smoked pork butts when we sell them a few times a year. We've even won food competitions with them! Participate in Smoke on the Coast (Destin Commons, July 3rd). Come to Eggs on the Beach (September 28th). Visit our Facebook page, Rotary Club of Destin, and our website, www.destinrotary.com. You can see what we've done, what we're doing, and buy tickets for upcoming events.

Rotary has done more for me than I can tell you. Besides the ability to work together with others in "service," I've learned and continue to learn about what's going on in our city and state through the speakers we have at our weekly meetings. And I have the privilege of knowing who, I believe, are some of the greatest people in our community who happen to be business leaders, too. Join a service organization or participate in local service organizations' efforts. Give where you live; it's important to the health of our community!

Gail Pelto is a full-time real estate agent with Keller Williams, a board member with the Mattie Kelly Arts Foundation and The Rotary Club of Destin. You can contact Gail at 850.374.0454 or email Gail.Pelto@KW.com



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Q. My prescription drug plan has a premium of \$24.10 per month. However, I'm being charged more! My carrier says it is a late enrollment penalty. How can they get away with this? - John

A. This is a common cause of confusion. The penalty that you are being charged is actually being imposed on you by Medicare. Insurance carrier plans have set premiums. In general, everyone that applies for that prescription plan pays the same amount.

However, Medicare has a rule that states if you are eligible for a Medicare prescription drug plan and elect to not be covered, then you are assessed a penalty. Medicare calculates the penalty by charging 1% of the "national base beneficiary premium" (\$33.19 in 2019) for every month that you were eligible for coverage and chose not to participate. There are exceptions to this rule for those who have what Medicare deems "creditable coverage." John, unfortunately, in most cases, this penalty is permanent and will be charged regardless of which carrier you choose. It is simply added to the prescription drug premium that a carrier charges for their plan. Again, the penalty is assessed by Medicare, so the carrier has no choice but to collect it.

We recommend that you sit down with an independent insurance advisor each fall and review your coverage. This way you can ensure you have all of the facts and professional advice on how to avoid any unknown penalties under Medicare. Feel free to call or email us today for a free, personal consultation.

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Big Thanks to our Military Heroes



It's officially summer on the Emerald Coast and nothing says "summer" quite like the 4th of July.

While it's a great time to grab your patriotic swimwear and hit the beach for some sun and fun, more importantly, it's a time to reflect on and to thank our military and community heroes for their service and sacrifice.

For the Inlanta Mortgage Emerald Coast Team, this means using its expertise in the complexities and intricacies of the VA Lending program to help local military heroes buy the homes of their dreams. The program, designed specifically for service members, veterans and eligible

surviving spouses, provides excellent benefits that allow eligible buyers to purchase homes with no money down, no private mortgage insurance (PMI), and more flexible credit guidelines.

"Our veterans and military service members have given the ultimate sacrifice to help protect our country and our freedom, and it's our mission at Inlanta to help serve our local Emerald Coast area Veterans by offering them the opportunity to purchase the home of their dreams," says Balenda Hetzel, Regional Production Manager in Destin, Fla.

Hetzel herself comes from a military family, and is an avid supporter of military members, Veterans, their families and all of our community heroes. Hetzel is involved in numerous local organizations and events, has served on countless local and state boards, and her team actively participates in community events including sponsoring a recent Military Appreciation Picnic held in honor of saluting hometown heroes.

Hetzel has lived in the Emerald Coast area for more than two decades and her team of mortgage

experts has successfully served the Florida panhandle area for more than 20 years.

Offering their customers high-quality service and an unforgettable mortgage experience is her team's top priority, and they are fully dedicated to ensuring that each client receives the high level of service they expect and deserve, no matter their financial situation.

"If you or someone you know is a veteran, active military member, or a surviving spouse, we'd love to meet you, thank you for your service, and offer you the chance to sit down with one of our expert team members to learn more about you and your financial situation," says Hetzel. "Your service deserves reward and we'll do everything we can to ensure you receive the benefits you deserve."

From all of us at the Emerald Coast Mortgage Team of Inlanta Mortgage, we thank you – our military heroes and their families – along with our entire community, a safe and happy 4th of July!



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!





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If you're a Veteran, active military member, or surviving spouse, we'd be honored to serve you. Contact the Emerald Coast Mortgage Team of Inlanta Mortgage today to learn more!



Balenda Hetzel
 NMLS #430532
Regional Production Manager
 225 Main Street, Suite 14
 Destin, FL 32541
 Cell: **850.499.4759**
southeastlender.com



 Inlanta Mortgage, Inc. NMLS #1016
 Florida License #MLD55

 Community

From the Mayor's Office



Hello everyone! Summer is here and it is a time to enjoy our pristine, white sandy beaches and beautiful emerald waters of Destin. We all play a vital role

and must be conscious of our actions and how they can impact our environment. Our Parks and Recreation Department is truly dedicated to maintaining the cleanliness and functionality of our parks. They have noticed a considerable increase of trash discarded on the ground and not properly disposed of in available trash receptacles. The City of Destin has a Leave No Trace initiative and is asking for your help to preserve our little piece of paradise by kindly removing all the items you brought with you to our

public beaches and parks.

On April 27th the City of Destin teamed up with the Choctawhatchee Basin Alliance for the 2019 Earth Day Cleanup. Over 30 volunteers assisted with the cleanup efforts on Norriego Point. 557 pieces of tiny trash, 171 cigarette butts and 29 yards of fishing line were removed and properly discarded. On May 8, the City of Destin's Harbor and Waterways Officer provided support to a clean-up operation performed by volunteer U.S. Air Force Airmen who are in advanced skills train-

ing at the Special Tactics Training Squadron at Hurlburt Field. Several tons of debris were pulled from the Destin Harbor and several truck loads were transported to Emerald Coast Scuba to be cataloged and properly disposed of. It is community engagement such as this that is awe inspiring to not only educate the public but also to demonstrate commitment in action to take care of our environment and our community.

We all need to do our part to protect our environment, keep our waterways clean, and provide a

healthy habitat for nesting sea turtles. We encourage our residents, businesses and rental management companies to help get the word out on our Leave No Trace initiative: Anything you bring to the beach with you should be removed or properly disposed of when you leave the beach. Future generations are depending on us as well as our sea turtles and other wildlife.

Thank you for your help to protect our beautiful Emerald Coast.

Catherine Card, City of Destin Public Information Manager

Five Things to Watch During Hurricane Season



By DANIEL JONES,
NORTON INSURANCE

One: The Date

The official start of hurricane season is June 1 and lasts through November 30. But for the fifth year in a row, the season started

early, with sub-tropical storm Andrea forming in the gulf in late May. September is historically the most active month by far but August and October bring their fair share of backbreakers. It seems wrong to have the Disaster Spending Bill for the 2018 season sitting on the President's desk when the 2019 season has already started. It reminds me of those NFL players that hold off on signing their contracts until the first game has already been played, looking for leverage. In this case, though, Mother Earth is a tough negotiator.

Two: The Season Forecast

Every year the National Oce-

anic and Atmospheric Administration (NOAA) analyzes climate data and comes up with a prediction for the coming season. The headlines you might see from this year include "NOAA predicts a near-normal hurricane season," but that is a little misleading. They only gave it a 40% chance of being near-normal, meaning it is more likely not to be normal, for better or worse. An average season still means six hurricanes; it only takes one to ruin your day. NOAA predictions tend to be reliable. In 2005, for example, the busiest season on record with 15 hurricanes, NOAA gave it a 70% chance of being an above-normal season with a prediction

of 7-9 hurricanes. In that year, six storms each caused more than \$1 billion in damage. In 2015 for another example, they gave it a 70% chance of being below-normal season. In that year there were only four hurricanes and less than \$1 billion total damage for the entire season.

Three: Improvements

This year, three new NOAA satellites will see action and NOAA has upgraded its model for the first time in 40 years. It is a complicated model that takes into account sea temperatures, El Nino, and West African monsoons among countless other factors. So, it comes as no surprise that they were cautious in replac-

ing it. We all hope this investment in technology will allow earlier warnings and more accurate in-storm data. We learn from each storm and build stronger next time. If hurricanes haven't evicted our love affair with the beach by now, they never will.

Four: The Storm Headed Your Way

The 2018 prediction was very similar to 2019's and it was anything but a normal season to us and our friends in Panama City. Last year, there ended up being eight hurricanes and two at Category 3 or higher, both inside the range provided in the model and considered "normal." So, don't take the soft forecast for granted. Michael and Florence, the only two major storms of the 2018 season, accounted for nearly \$50 billion in damage, or 98% of the total damage done during the season. The worst storm in history is the one that hits you.

Five: Your Supplies and Plans

It is wise to be prepared well in advance. An average hurricane season is like an average broken leg, there are a lot of ways to break a leg and all of them suck. Make sure you have supplies of food and water for several days, a travel plan, double check your insurance policies, and maybe ask your insurance agent for some time to go over everything. An insurance agent should do more than sell you insurance; they should be available to answer questions and offer feedback. Norton Insurance is committed to providing you the best service possible and to be here when a storm hits.

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Ther·mal im·ag·ing

/ THərməl 'imijiNG/



BY CHRIS BALZER

Definition, noun; the technique of using the heat given off by an object to produce an image of it or locate it

Now that we know the definition of thermal imaging, what is it used for and how can it help us?

A thermo graphic camera (infrared camera) detects infrared light (heat) invisible to the human eye. This characteristic makes these cameras incredibly useful for all sorts of applications, including security, surveillance, detection and military uses. Archeologists deploy infrared cameras on excavation sites. Engineers use them to find structural deficiencies. Doctors and medical technicians can pinpoint and diagnosis problems within the human body. Firefighters peer into the heart of fires and can detect fires not visible to the eye. Utility workers detect potential problems on the power grid or find leaks in water or gas lines and astronomers use infrared technology to explore the depths of space.

There are many different tasks and different types of thermal imaging, however; each camera relies on the same set of principles in order to function, using the heat given off by an object to produce an image. At ECES (Emerald Coast Energy Solutions), we are not archeologists, medical doctors or firefighters. We are passionate about finding and curing energy inefficiencies in your home to make it more comfortable and efficient, saving you money. That's why we use Thermal Imaging when we inspect homes, for quick and accurate identification. An infrared camera can help diagnose a variety of home performance problems, including air leaks, missing insulation and thermal bridges.

Using thermal imaging allows us to see what other devices can't.

ENERGY TIPS

by Emerald Coast Energy Solutions

When hot and cold spots are identified using thermal imaging, this can be a sign of missing or inadequate insulation. Further visual inspections may reveal insulation was moved during fixture installation and not properly replaced. Air leaks can also be identified with a thermal imaging camera. Air leaks occur when the warmer or cooler air from the outside leak into your home through cracks and holes. Some common areas where air leaks happen are; light fixtures, electrical receptacles, windows and doors, attic entrances, and plumbing penetrations.

Once identified, we can seal these leaks and correct insulation making your home more energy sound. Most homes and homeowners can benefit from having a thermal imaging inspection and using this technology saves time, accurately identifies problem areas and once addressed, increases comfort and saves energy.



Chris Balzer is Founder and President of Emerald Coast Energy Solutions and resides in the Santa Rosa Beach area with his wife and three children. For more information on how to save money and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat!



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What Should Destin High School's Mascot Be?

Calling all artists! The founding executive board of Destin High School (DHS), invites any Destin area student, parent, grandparent or supporter, to submit a logo design, school colors and mascot suggestion for our community's new high school!

The rules are simple...

Prizes:

The winning design in each of the 3 categories—logo, school colors and mascot suggestions—will become property of Destin High School and will be used as inspiration to create the high school's official look on school items. In addition, the winners' original design will be emblazoned on the first official DHS T-shirt. The 3 winning entries for 1. Logo Design, 2. School Colors 3. Mascot will each receive a \$150. cash prize.

Fees:

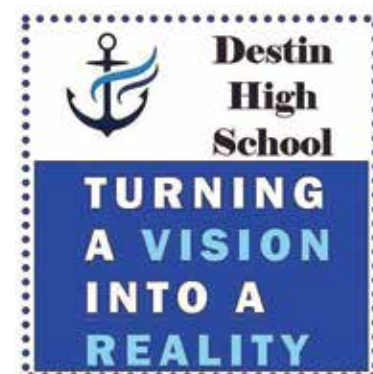
Current Okaloosa County Students under age 18, may submit 1 entry in any one of the 3 categories, at no cost. Additional entries may be submitted with payment of a \$10.00 entry fee per design. Parents, supporters and others may submit designs with payment of a \$20.00 fee per entry, per category.

Deadline, Download and Method of Payment:

High School designs must be postmarked by Aug. 1, 2019, or emailed to: info@destinhighschool.com and paid via PayPal by August 1, 2019 at midnight.

Please visit Destin High School on Facebook, download and complete the "Logo Design Contest Entry Form," and mail with design(s) and check/money order to the address listed on the form. If emailing, include the entry form and a screen shot of your payment to Destin High School, Inc. via PayPal.

Come up with a logo, school colors, a mascot - or all three! Make it — simple, creative



and original — to identify the spirit, look and feel of Destin High School.

Your logo design entry must incorporate the words: Destin High School or DHS and may include est. 2020. The mascot and school colors entries, should include a description or reason why your entry is meaningful to the area, students and school. Other than the artist's signature, no other text may appear.

Judging will be based on originality, design quality, and visual impact as it relates to the high school and Destin. Entries become the sole property of Destin High School and will not be returned. The board reserves the right to modify the design to meet graphic requirements.

Entries must be 8-1/2" x 11" in size (Vertical Format) in black and white only with no gradation/shading.

The following information must appear on the reverse side of each design submission:

- student's/submitter's name
- school, year of graduation
- home address, city, state, zip code
- home phone number
- name of a teacher at your current school, if applicable
- signed statement certifying the originality of the submitted work

For more information on the contest visit: Destin High School's Facebook page, website or email: info@DestinHighSchool.com

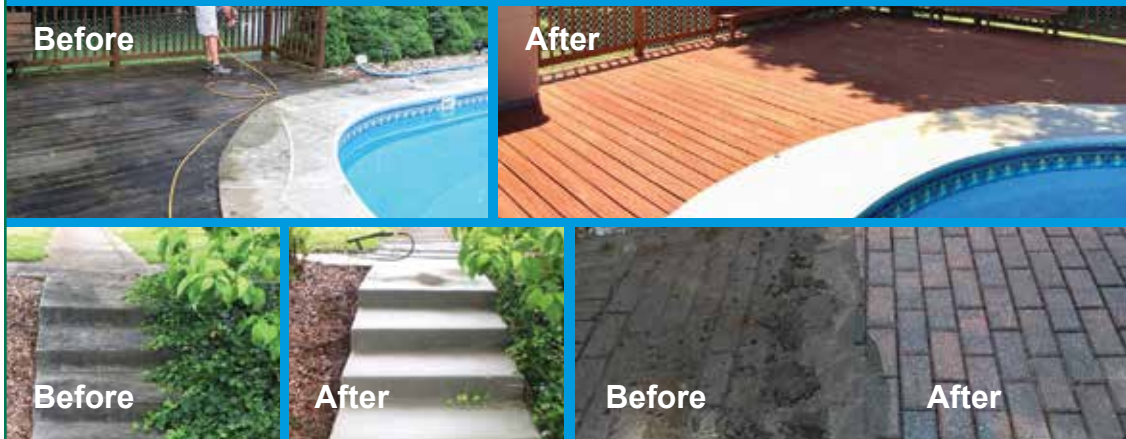


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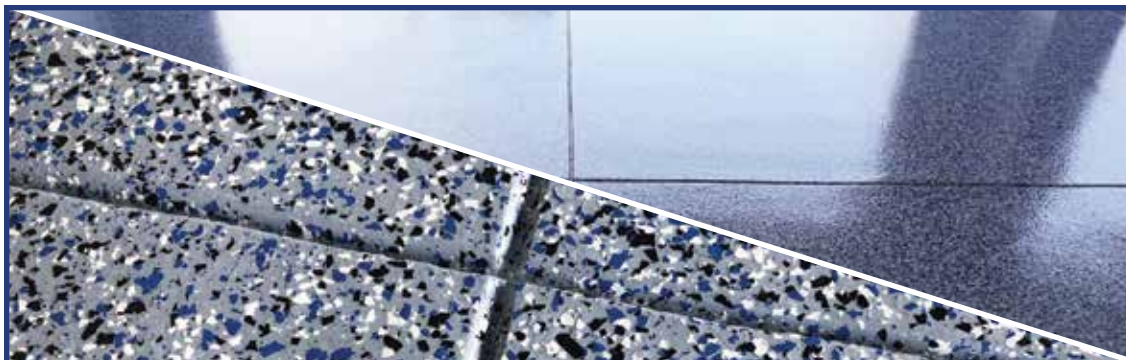
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Paddle at the Porch!

The 8th Annual Paddle at the Porch Sponsored by Destin ER will be held on Saturday, Aug. 17, 2019, beginning at 9 a.m.

Paddle at the Porch is held behind one of Destin's most loved restaurants, The Back Porch Seafood & Oyster Bar. The event features a Kids' Fun Paddle, 1-Mile Beginner Ride, 3-Mile Recreational Race and 6-Mile Elite Race. Races will be followed by awards.

Race Start Times

9 a.m. - 3/6-mile races start
10:30 a.m. - 1-mile race starts
11 a.m. - kids' fun race (for ages 12 & under only) starts

Awards for all races will begin directly after the last race.

Awards

Awards will be presented to the 1st, 2nd, and 3rd place overall winners, as well as the 1st place winner for 50+ in several categories. The top boy and girl in the Kids Fun Paddle will be awarded.

Registration

Registration is open on Paddleguru.com or you can download and return the brochure. Pricing is as follows:

- 1-Mile Beginner - \$35 until Aug. 16 / \$45 on Aug. 17
- 3-Mile Recreational - \$40 until Aug. 16 / \$50 on Aug. 17
- 6-Mile Elite - \$55 until Aug. 16 / \$65 on Aug. 17

Kids' Fun Race - \$12 (This price does not include a race shirt.)

Racer Welcome Party

Race partner BOTE is welcoming racers with a party from 4 - 6:30 p.m. on Friday, Aug. 16,



at the Destin headquarters, located at 383 Harbor Blvd. Catch up with racers old and new, and enjoy food and beverages. Packets will not be available for pick up here.

Race Packet Pickup

Packets are available for pick up at the Destin Chamber, located at 4484 Legendary Drive, Suite A, in Destin, on Friday, Aug. 16, from 9 a.m. - 4 p.m. They may be picked up the day of the race beginning at 7 a.m., at The Back Porch.

Follow Facebook.com/Paddle-AtThePorch for event details.

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Destin

Dining, Events & Entertainment

Red, White and Blue comes to mind whenever we think about July—Independence Day, The 4th of July. Here along the Emerald Coast with so many military bases and service men and women close by, we are reminded daily of how blessed we are as a nation to fly the stars and stripes of Old Glory and listening to the sound of freedom as our military flies overhead. Locals and tourists alike are thankful to be here enjoying life, liberty and the pursuit of happiness. So we'd like to remind you of some of the best food and entertainment. The hardest choice you'll make is where to start first.

Landshark's Pizza

Hungry, thirsty, maybe a little of both? Visit Landshark's Pizza, recent first place winner in two categories at the local Parrot Head Chili Cook Off. Owners Brian and Sue Hassmann have created the local's favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats



for folks of all ages. There's plenty of seating for everyone and TVs everywhere you look, plus fun and games all week long—all you need for a great time out. Top that off with a friendly and accommodating staff and exciting atmosphere and the choice is easy to make. Weekly specials and fun include Music Bingo on Tuesdays at 7 p.m.; \$.69 cent Wing Wednesdays; and there's a fully stocked, full-service bar with 95 different bourbons and 30 beers on draft!

Landshark's Pizza has something for everyone including plenty of parking out back.
850.424-6743 | 300 Harbor Blvd.
Destin | landsharkspizza.com

Tequila's Sports Bar & Grill

Ready to shake it up a little, and we mean that literally; Tequila's Sports Bar & Grill has quickly become a local favorite. Let them fix you up some of their world class jumbo-sized Margaritas, sure to set the mood to fiesta time anytime. Live music every Friday (a great way to kick off the weekend), and Latin Saturdays where you can dance the night away!

A fusion of sports bar food and



delightful Mexican dishes, this locally-owned option for delicious Mexican Cuisine in Miramar Beach combines traditional authentic Mexican recipes with local

coastal tastes and bar type fare. Lunch specials offered daily Monday through Friday for \$8.99. Try an order of the garlic parmesan wings then top it off with an order of garlic shrimp that comes with rice and refried beans - delightful spicy goodness. And, on beautiful days, enjoy a beautiful meal, great food and drinks on the outdoor patio!

EAT, DRINK, FIESTA!!
OPEN 11 a.m. to 9:30 p.m., Fri. and Sat. 11 a.m. to 2 a.m.
850.279.6402 | 11225 U.S. 98 W.
Miramar Beach
sandestinsportsbar.com

Tailfins Alehouse and Oyster Bar

With stunning views of the Harbor, your favorite foods and live tunes daily, Tailfins delivers.

Featuring three levels of indoor and outdoor dining, overlooking the Destin Boardwalk and water including live music on the top deck and fully stocked full service bar. It's a popular stop for local favorites and bands from all over.

Tailfins' Entertainment Com-

plex offers an incredible mix of friendly and fun atmosphere, delicious food and drinks along with breathtaking views—a combination that's hard to match.



Be sure to catch the scrumptious Early Bird Specials M-F from 4 p.m. to 7 p.m. featuring Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95, every Wednesday!

Double Happy Hour from 4 to 7 p.m. and again from 10 p.m. to closing from Mon. through Fri. with \$3 Bud Light Pint, \$15 Domestic Bottle Bucket, \$5 Long Island Teas, House Wines and Well Drinks. All during July you can come by and enjoy live music on the docks and Dueling DJs every Fri. & Sat. night.

850.650.1200 | *On the Harbor in Destin* | tailfinsdestin.com

Bric a` Brac Restaurant & Night Club

Voted "Best Crab Cakes in Destin" five years in a row, Bric a` Brac is the true definition of



something for everyone...a family friendly, kid friendly, American-style restaurant. Bric a` Brac is well known for its super tasty food

RESTAURANTS
continued on page 4 of guide

BOATHOUSE

OYSTER BAR

A Locals Favorite For Over 30 Years!

JULY LIVE MUSIC!

- Mondays:** Cole Jordan
Roshambo
- Tuesdays:** Kyle LaMonica
Austin Jennings
- Wednesdays:** Shane Curle
Hayes and Howland
- Thursdays:** Rusty Hammerstrom
Austin Jennings
- Fridays:** Jason Findley
Jason Clark
- Saturdays:** 12 pm Kelly Byrd
4 pm Rusty Hammerstrom
8 pm Gunner
- Sundays:** 12 pm Kelly Byrd
4 pm Jason Findley
8 pm Rotating Spot

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

288 Harbor Blvd, Destin
(850) 837-3645

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



Destin Dining

Events, Music & Specials

Boathouse Oyster Bar

SPECIALS...

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

MUSIC...

JULY LIVE MUSIC LINE-UP

Mondays: Cole Jordan - 5pm | Roshambo - 9pm
Tuesdays: Kyle LaMonica - 4pm | Austin Jennings - 8pm
Wednesdays: Shane Curle - 4pm | Hayes and Howard - 8pm
Thursdays: Rusty Hammerstein - 4pm | Austin Jennings - 8pm
Fridays: Jason Findley - 4pm | Jason Clark - 8pm
Saturdays: Kelly Byrd -12pm | Rusty Hammerstrom - 4pm & Gunner - 8pm | Gunner - 8pm
Sundays: Kelly Byrd - 12pm | Jason Findley - 4pm | TBD - 8pm

Bric a Brac

SPECIALS...

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

MUSIC...

Live Entertainment...

Wednesday: Solo Musician
Thursdays: Karaoke - 7pm
Fridays: Jones & Company - 7pm
Saturdays: Teal Magnolias - 7pm
Late Night! 11pm - 4am
Latin Night Fridays & Saturdays
Music and Dancing Upstairs/Downstairs

Landshark's Pizza

SPECIALS...

Monday through Friday Happy Hour Specials 3-6pm

Perfect accompaniment to daily menu specials
Well Drinks \$5 | Domestic Drafts \$2 | Domestic Bottles \$2.25 | Wine – Glass \$4
Monday - Premium Craft Beer & Texas Hold 'Em POKER
7pm - Sample delicious varieties of local, regional and select out-of-state Brew house offerings. All-Access Wristband, 3 Tickets for sampling the Craft Beer Monday

selections of your choice, 1 Full Pint of the Craft Beer of your choice. Craft Beer Tasting \$10.

Tuesday - Margarita & Corona Specials & MUSIC BINGO!

House Margarita and Corona Beer specials go ALL DAY. MUSIC BINGO starts at 7:00pm - Free to play! Free Prizes!
Corona Bottles \$2.5 | House Margaritas

Wednesday - Landshark's 'WINGSDAY' & Bourbon Club

AWARD-WINNING Buffalo Hot Wings just .69 cents each - All flavor sauces and rubs. \$2 OFF ALL TOP-SHELF BOURBONS. Minimum order of 10. *Ranch & Blue Cheese Dressings for wings are .50 cents each. Carrots & Celery \$1.

Friday - Mini-Monster Calzone w/Ricotta & Mozzarella Friday

Choice of two regular fillings AND comes with a Domestic Draft Brewskie or a Soft Drink included.
Two Toppings \$9.99. Additional Toppings \$0.50. Premium Toppings \$1. Add Steak \$1.50

Tailfins Alehouse and Oyster Bar

SPECIALS...

Double Happy Hour 4pm to 7pm & 10pm to close, Monday - Friday.

Early Bird Specials:

Mon. - Fri. 4pm to 7pm

Alaskan Snow Crab - Steamed Crab Clusters with New Potatoes & Corn, \$19.95

Fresh Catch - Blackened, Grilled or Fried served w/ Mash Potatoes & Vegetables, \$17.95

Baja Fish Tacos - Blackened, Grilled or Fried served w/ chips & salsa, \$14.95

New Orleans Cajun Shrimp - Steamed Crab Clusters with New Potatoes and Corn, \$16.95

Kansas City Baby Back Ribs - Served w/ Pit Style Beans & French Fries, ½ Rack \$12.95 / Full Rack \$21.95

All 5 great specials 4 to 7pm.

Happy Hour Drinks—\$3 Bud lights. \$5 10 wines. \$15 Domestic bottle buckets. Mix

\$5 Award-Winning Seafood Gumbo during

MUSIC...

July Live Music:

4, 5, 6: Get Sideways
12, 13, 14: Velcro Pygmies
19, 20: Breaking Southwest
26, 27: Fortag
Aug. 2, 3: Spunk Monkees

Tequila's Sports Bar & Grill

SPECIALS...

Taco Tuesdays: 2 Chicken or Steak, Soft o

3 Margarita Sizes: Jumbo, Mega and Gra

3 Grande Margaritas \$14.99

Daily Lunch Specials Monday - Friday \$8.

LANDSHARK'S PIZZA
Award-Winning Menu, Sports, Full Bar, 3 Dining Areas, Game Room, Dog & Cigar Friendly Harborside Deck!
www.landsharkspizza.com

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

MULTI-YEAR AWARD WINNER
BEST PIZZA IN DESTIN 4
BEST FOOD IN DESTIN 4
PLUS BABY WINGS IN DESTIN
BEST TACOS IN DESTIN
FULL BAR & GAME ROOM!
STOBBE & DOGGY
WRECKLY BACK DECK!

300 HARBOR BOULEVARD IN DESTIN (850)424-6743
NHL|NBA|MLB|NFL SPORTS ON AN ARMY OF BIG SCREEN TVs!
Destin's Official Green Bay Packers HQ!

2-4-1 MARGARITAS ALL DAY EVERYDAY!

BEER, FOOD, FIESTA!

FIESTA WITH US EVERY SATURDAY
10PM-2AM
LATIN SATURDAYS

TEQUILAS
SPORTS BAR & GRILL (850) 279-6402
LOCATED IN
MIRAMAR BEACH
11225 US-98 W, Miramar Beach, FL 32550
FOLLOW US ON @tequilasmiramarbeach

LA FAMIGLIA
Restaurant & Pizzeria

Experience "Authentic" Italian Cuisine from your hosts the Tozzi Family!
Featuring Veal & Chicken Parmesan, Marsala, Homeade Pasta & Ravioli, Pizzas and more!

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

& Entertainment Schedule

ing Island iced teas * well drinks. *house
or match.
ing Happy Hour.

MUSIC...

Fiesta Every Saturday with Latin Saturdays!
DJ Alacranero on the mix with #Salsa, #Merengue and #Bachata and much more! No
cover all night long. Fiesta from 10pm to 2am!
Come and watch all the action on Big Screen TVs! MLB, NBA, PGA, MLS

The Melting Pot

SPECIALS...

4PM TO 6PM EVERY DAY: BEST HAPPY HOUR IN TOWN!
\$3 Bottled Beers, \$4 select wines and draft beers, \$5 select cocktails and \$6 cheese
or chocolate fondues!

JOIN US EVERY WEDNESDAY FOR OUR CRAVE COMBO AND \$10 OFF WINE!
ENJOY a three course fondue meal \$22.95 and \$10 off any bottle of wine every
Wednesday night. There is no better excuse for a midweek break!

THE LAST TUESDAY OF EVERY MONTH: LADIES NIGHT OUT!
Grab the girls and join us the last Tuesday of every month for a four-course dinner
for just \$30 per lady, plus \$5 cocktail and wine specials all night long!

**EVERY MONDAY NIGHT: BARE NIGHT
- BAR AND RESTAURANT EMPLOYEE
NIGHT**

Bar and Restaurant Industry employees
join us every Monday night for half off
all food!

MILITARY APPRECIATION
10% off all food every night.

La Famiglia Restaurant

SPECIALS...

Lunch Menu starts at \$7.99
Family recipes are the secret ingredients.
Brick Oven Pizzas, Homemade Pastas and
so much more...

*Appetizers - Salads - Sides - Carni -
Seafood - Children's Menu*

Beverages - Desserts

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

AJ's Destin

MUSIC...

AJ's Destin /July Entertainment Lineup

BIMINI STAGE

July Touring Bands:

3-6: JamNation

11-13: Kings Country

18-20: Live By Satellite

25-27: Blackberry Breeze

August 1-3: High Demand

Mondays:

Will & Linda 4:30pm

DJ Serpent 8pm

Black Eyed Blonde 9:30pm

Tuesdays:

JB Dyess 4:30pm

DJ Dan Davis 8pm

Black Eyed Blonde 9:30pm

Wednesdays:

Jason Tyler Findley 4:30pm

DJ Charles 8pm

Black Eyed Blonde 9:30pm

Thursdays:

Will & Linda 4:30pm

DJ Boom 8pm

Touring Band 9pm

Fridays:

Good 'Nuff 4:30pm

DJ Boom 8pm

Touring Bands 9:30pm

Saturdays:

Will & Linda 4:30pm

DJ Serpent 8pm

Touring Band 9:30pm

Sundays:

Jones & Company 4pm

DJ Dan Davis 8pm

Black Eyed Blonde 9:30pm

TIKI STAGE

Mondays: Jason Clark 6pm

Tuesdays: Chasing Jaymie 6pm

Wednesdays: Good 'Nuff 6pm

Thursdays: Chasing Jaymie 6pm

Friday: Austin Jennings 6pm

Saturdays: Austin Jennings 6pm

Sundays: JB Dyess

JUMBOTRON STAGE

**July Tribute Tuesdays all Summer—live
concert at 9pm**

2: Vegas McGraw - Tim McGraw Tribute
from Las Vegas

9: Pandora's Box - The Ultimate

Aerosmith Tribute

16: Larger Than Life - Boy Band Tribute

23: Tom Petty Revue - Running DownA

Dream

30: Fortunate Sons - Creedence

Clearwater Revival Tribute

August 6: Blink 182 Tribute - Blink

180True

Live Street Party Concert every

Saturday night at 10pm

6: NAKD

13: Horseshoe Kitty

20: Louis Prima Jr.

27: Yeah, Probably

3: Horseshoe Kitty




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

1 FREE Appetizer
w/purchase of 2 Adult Entrees (limit 1 per table)

LIVE ENTERTAINMENT

- Tuesday: Solo Musician
- Wednesday: Local Musician
- Thursday: Karaoke 7pm
- Friday: Jones & Company 7pm
- Saturday: Local Artists

11 pm to 4 am
LATIN NIGHT
FRIDAYS & SATURDAYS

Shoreline Village Plaza | 824 Highway 98 E
850-424-6369 | www.bricabracdestin.com



Amazing Food Fresh Seafood

EARLY BIRD DINNER SPECIALS
4-7 pm

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

FREE SMOKED TUNA DIP
with any lunch or dinner entrée

172 Harbor Blvd. Destin
(850) 650-1200
TailfinsDestin.com

Tailfins ENTERTAINMENT

ALEHOUSE & MARINA

OYSTER BAR
ON THE BOARDWALK

Destin, Florida

LIVE MUSIC

July 4-5-6: GET SIDEWAYS

July 12-13-14: VELCRO PYGMIES

July 19-20: BREAKING SOUTHWEST

July 26-27: FORTAG

August 2-3: SPUNK MONKEES



TOGETHER IS OUR SECRET INGREDIENT.
savor every moment™

The Melting Pot
FONDUE RESTAURANT
MELTINGPOT.COM

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

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

Destin Dining, Events & Entertainment

RESTAURANTS

continued from page 1 of guide

selections served up in a fun, artsy atmosphere by a truly professional and friendly staff. Locally-owned and operated since 2014 by twin brothers Rodolfo and Fernando Petit, their hands on, fun loving style, engaging charisma and true passion set them apart. But it doesn't stop there. Want great food coupled with great fun? Enjoy delicious entrées while you listen to some fun tunes. Live entertainment starts at 7 p.m.; Karaoke on Thursday night, live music performances by Jones & Company on Friday and Teal Magnolias on Saturday!

~ LATE NIGHT ~ Latin Night Fridays & Saturdays from 11 p.m. to 4 a.m. will keep the party going.

850.424.6369 | Shoreline Village Plaza | 824 Hwy. 98 E Destin
bricabracdestin.com

Boathouse Oyster Bar

Boathouse Oyster Bar is one of Destin's favorite best kept secrets.



Located in the heart of Destin on the Destin Harbor, the Boathouse specializes in making oysters a delicacy. Boathouse's Gumbo recipe was written by Mama Gumbo herself. More local fan favorites include the Tuna Ranch or Blue Cheese and Trailer Park Nachos—Yum! Other menu items include American staples such as Grilled Cheese and Hot Dogs. And, of course, the oysters are raw, steamed or baked just the way you like 'em! Boathouse has been voted Best Oysters and Best Gumbo for the past 30 years. Show up each weekend to enjoy the delicious crawfish boils until they run out. Don't miss the Slacker Sunday Brunch and the Boathouse's own, very popular "Slacker Series" events. Visit the website for details.

850.837.3645 | 288 Harbor Blvd. Destin | boathouseoysterbardestin.com

The Beach House

Located next to the Hilton Sandestin, The Beach House is the newest, fun spot to relax, drink and dine with a magnificent view of the white sandy beaches and emerald waters from every seat, indoors or out! And the menu is value oriented for locals and



visitors alike. Sit back, relax and enjoy an ice cold beverage in The Beach House's signature double insulated solo cup available for purchase and bring it back anytime for savings.

And there are a variety of delectable dishes including Grouper tacos, perfectly charred chicken wings or the famous Beach House burger. And don't forget about mini mason delights — must try! You can dine in the newly remodeled restaurant and bar or watch the amazing sunsets while you eat on one of the many outdoor escapes! Join for live music several nights a week. If you're interested in booking a private event, contact events@thebeachhousesd.com. Open daily from 11 a.m. – 9 p.m.

850-608-6300 | 4009 S. Sandestin Blvd., Miramar Beach
thebeachhoused.com

The Melting Pot

The Melting Pot is the original fondue restaurant where guests can enjoy several fondue cooking styles and a variety of unique entrées, salads and unforgettable desserts. This magical fondue restaurant is perfect for the everyday occasion, from a night out with friends or a romantic dinner with your special someone to a promotion celebration with colleagues. Enjoy a wide range of seasonal and fixed menu items, and you choose the way you want it all. Of course what's delicious food without a selection of wines and craft beers to really make it great? From the time the first piece of bread is dipped to when the last nibble of dessert is savored, you'll have the time to



discover new things about people you thought you knew, and those you're getting to know. Owned and operated by Lucinda Hollis and her fiancé, Auburn Bridge, this restaurant is the one place where the owners encourage their diners "to play with their food." So if you haven't already, be sure to "dip in."

Visit meltingpot.com/destin-fl to view the full menu or make reservations.

850.269.2227 | 11394 U.S. Hwy. 98, Miramar Beach

AJ's Seafood & Oyster Bar

A long-time local Destin hub, AJ's Seafood & Oyster Bar sports a live band or DJ every night of the week during the spring and summer. And there's plenty of outdoor seating right in front of the "gi-nourmous" Jumbo-Tron and stage. Club Bimini, AJ's venue for live music and nighttime drinks, rocks it later in the evening. You can savor beer and oyster specials coupled with



picturesque views of the Destin Harbor. This now-famous-with-the-tourists Destin Harbor restaurant offers a waterside Tiki Village experience out back. Upstairs, Club Bimini Stage is a popular local venue for top 40 and rock bands. Oh, and bring your dancing shoes as Club Bimini becomes one of the Harbor's hottest night clubs. Popular local bands can be found playing all week long. Come in for Prime Rib Thursdays, where AJ's famous tender, juicy Prime Rib is

served - \$16.95, 4 p.m. to close every Thursday.

850.837.1913 | 116 Harbor Blvd., Destin | ajsdestin.com

La Famiglia Restaurant

No hustle and bustle here; just relaxed, the ambiance reflecting the central Italian heritage of the owners, indoors or outdoors. La Famiglia has earned a reputation for serving some of the



finest homemade Italian dishes on the Emerald Coast, including Veal Parmesan, homemade pastas and raviolis, and antipasto.

Not to be missed, La Famiglia is a local favorite for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingredients, including the Margherita, a classic combination of tomato sauce, mozzarella cheese, sliced tomatoes and fresh basil. A big appetite? Try the hand-stretched, 2 ft. pizza on for size! Simply a great place to take the family out for a genuine, Italian pizza experience and memory-making. Open Tues. through Sun., 11 a.m. to 10 p.m., offering a lunch menu until 3 p.m. What more could you possibly ask for when you are at an Italian restaurant?

850.279.4527 | 16055 Emerald Coast Pkwy. Ste 114, Destin
lafamigliadestin.com



summer street party

07.02
vegas mcgraw
tim mcgraw tribute

07.09
pandora's box
the ultimate aerosmith tribute

07.16
larger than life
the ultimate boy band tribute show

07.23
runnin' down a dream
a tom petty revue

07.30
fortunate sons
a breedence clearwater revival tribute

08.06
blink-180true
a tribute to blink-182

08.13
heart breaker
the ultimate usa tribute to heart

08.20
wowu2
the premiere u2 tribute band

08.27
nirvana
a tribute to nirvana

featuring chasin' jaymie from 6-9pm
every tuesday night | free admission | 9pm

AJ's

#tributetuesdays

116 harbor blvd. destin, fl 32541
850.837.1913 | ajsdestin.com | #ajsdestin

OCEAN REEF VACATION RENTALS & REAL ESTATE
102.1 THE WAVE
DESTIN LIFE

Harbor Docks Celebrates 40 Years in Business!

July 4th, Harbor Docks officially reaches 40 years in business. What started as one little cottage and six picnic tables has become an iconic Destin landmark for food, family, events and more.

Harbor Docks was founded in 1979 by Charles Morgan, still five years before Destin became an incorporated municipality. Throughout the years, the cottage expanded significantly, with the addition of two buildings and the seafood market. The restaurant remains in the original location, right on the Destin Harbor. The walls are lined with unique treasures — photos, stories, awards, prize fish and other precious relics that have taken place the past 40 years.

A family-owned business, Harbor Docks is centered not only around fresh, local seafood, but also the loyal staff that have given a part of their lives towards making the restaurant what it is today. Harbor Docks has five employees that have been a part of the team for more than 30 years; three employees that have over 20 years tenure; and three with over

10 years. The staff members are, and always will be a part of the restaurant's story.

Harbor Docks has built a tradition of bringing the community together through hosting its

est son, Eddie, who plans to carry on the family tradition. Eddie had been fully managing the restaurant for several years, but the father/son team made it official when Charles sold the restaurant



annual auction and golf tournament for more than 30 years to help raise funds for "Take a Kid Fishing Day." This has allowed roughly 7,000 local children to experience a day on a charter fishing fleet, learning about a very important historic and economic aspect of Destin. Each Thanksgiving, the team comes together to cook an incredible feast, open to the public at no charge.

In 2018, Charles Morgan officially passed the reigns to his old-

est son, Eddie last year. "I grew up in the restaurant and it truly feels like home to me. I'm honored to continue the tradition that my father started," says Eddie. "Destin has changed a lot over the years and will continue to. But Harbor Docks will still be here in the heart of Destin — to many people, it is the heart of Destin."

You're invited to commemorate Harbor Docks' 40th anniversary with a special celebration on the restaurant's actual birthday



- July 4th! Party like it's 1979, as the restaurant will bring back several original menu items and sell Budweiser at the original price of \$1! Live music kicks off at the dock bar at 4 p.m. featuring Austin Jennings, followed by Cadillac Willy and of course, a fireworks

display at 9 p.m. For more info, go to www.harbordocks.com or find Harbor Docks on Facebook, Instagram and Twitter.



Honor Games Provide for Local Charities

Emerald Coast Honor Games founder, Sean Lynch recently presented \$40,000 to local charities. The 2nd Annual Emerald Coast Honor games were held last November at Legendary Marine, Legendary Marina, Lulu's Destin and Destin Middle School. This one-day event is open to the public, filled with an awareness walk for all ages and abilities, fitness competitions for all ages and levels, honor, community, fun, food and world class views. Due to the devastation caused by Hurricane Michael in October 2018, Emerald Coast Honor Games decided to continue with the 2018 event and add hurricane relief to the cause.

Emerald Coast Honor Games presented checks to the following agencies:

- \$10,000 to PanhandleRelief.Org, a Hurricane Michael Relief fund created through a collaboration of several regional business and civic organizations where funds, relief donations, and resources directly help those impacted by Hurricane Michael.



Catholic Charities of Northwest Florida currently works with PanhandleRelief.Org to distribute assistance in rebuilding. To request assistance or to donate please go to www.panhandlerelief.org.

- \$6,000 to Healing Paws for Warriors, Inc.
- \$6,000 to Okaloosa County Sheriff's Office – Sheriff's Star Charity
- \$6,000 to Special Forces Association Chapter 7
- \$6,000 to United States Air Force Combat Control
- \$6,000 to Special Ops Survivors

The 3rd Annual Emerald Coast Honor Games will take place on Saturday, Nov. 9, 2019, at Legendary Marine, Legendary Marina, Lulu's Destin, and Destin Middle School. Located on the South end of Mid Bay bridge in Destin, Florida at the home of the "World's largest U.S.A. flag." For more information, to register, or to become a sponsor of this community event, visit www.EmeraldCoastHonorGames.com.



 Fishing

Off the Hook

Cali's July Fishing Report

By CALI HLAVAC,
TO DO IN DESTIN

Last month we talked about the hype of Red Snapper season in Destin, the fight they put up and what a tasty dinner they make. While they are a highlight for most anglers each summer, a lot of other great species are biting this time of year for those who have had their fill of Snapper.

For starters, schools of Tarpon have finally arrived on our Emerald Coast and that excites even the most novice anglers. Tarpon, also known as the Silver King, is one of the most sought-after fish to be caught. You might have to hunt for them, but they can be found in schools, swimming near-shore, looking for food. These beautiful creatures have been around for hundreds of years and are one of the toughest fish to get to the boat. Watch them spin and roll on the surface of the water, and once hooked they will fight and jump in the air, trying



to loosen the hook. A full Tarpon fight can last hours – even with no guarantee they'll get to the boat. These fish can fight longer than most, because they breathe air like us. So, with every jump in the air, they take a gulp of fresh air and get another boost of energy.

Because Tarpon are a pro-

TECTED species, even if you do get one to the boat, you cannot remove it from water. Pulling them up the side of the boat by their mouth for a quick photo is the closest you'll get to holding one here in Florida, and even then, at least 40 inches must remain in the water while doing so.

We see them in Destin from early June to early August typically, as they migrate through to South Florida. "One of the reasons why the tarpon fishing is so good along Florida's northwest coast is that the fish are in full-on pre-spawn feeding mode. They're hungry, and very likely to attack a well-presented fly, lure or live bait." via VisitFlorida.com.

Other fish we're seeing more of are King Mackerel and Grouper, both of which can be caught offshore in our Gulf while fishing for Snapper. Both Red and Gag Grouper will bite while bottom fishing near a structure, but King Mackerel prefer a trolling bait to latch on to. Both are open season right now and are some of the top eating fish you'll catch.

As far as inshore fishing in Destin, redfish and trout are two sought after fish in our Bay this time of year. Finding those slot sized redfish means seeking them out in places they'll be nestled in,

eating. The slot sized fish typically prefer Oyster beds, bridge piling and docks, and it's a bonus if you can find them in depths of 5 ft., with a shallow patch nearby. You can catch redfish on crustaceans, using shrimp or crabs or even pinfish or croaker. They will even bite the right artificial bait when thrown at them.

We'd love to hear what you're catching! Email us at fishing@to-doindestin.com with your fishing reports along with any photos to highlight your trip. Stay safe and tight lines!



Boathouse Summer Slam Fishing Tournament

Tournament to Run the Duration of Red Snapper Season and Include Gag Grouper and Greater Amberjack Seasons as Well

The Boathouse Oyster Bar on the Destin Harbor is the host of a brand new Fishing Tournament in Destin. The Boathouse Summer Slam is a winner takes all tournament that began June 1 and will run through August 4.

The Summer Slam has four categories: Red Snapper, Gag Grouper, Greater Amberjack, and Pounders. The divisions within each category are Federal, State, and Private. Each division is winner takes all, and 12 winners

will walk away with a cash prize.

It is no coincidence that the Tournament begins on the first day of Red Snapper Season. "We really wanted to be able to promote Red Snapper season since they are not able to do that in the

(Destin Fishing) Rodeo anymore." said Missy Schofield, owner of the Boathouse. "It's an opportunity for the boat captains and the mates to engage in a little friendly competition during the busy season."

The tournament has been



well received by the local fishing community. Destin Charter Boat Association President Capt. Jim Green of the American Spirit Party Boat enthusiastically supports the new event. "The Boathouse Summer Slam is a great way to generate more angler participation and encourage people to utilize our natural resources here in Destin. It also has the potential to become another great Destin tradition."

The cost to participate in the tournament is \$300, and fish will be weighed daily at the Boathouse from noon until 7 p.m.

The Boathouse Oyster Bar is one of Destin's best kept secrets. Located on the Destin Harbor, the Boathouse offers oysters, gumbo, and a variety of seafood with a water view. A Destin favorite that has been voted Best Oysters and Gumbo for the past 30 years.

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Guide to Deep Sea Fishing

BY MARY ANN WINDES

Although I'm in real estate, many people know my family's affiliation with the Destin Fishing Fleet. So, I get asked often many, many, many fishing questions. The most confusing part about coming to fish in the World's Luckiest Fishing Village is knowing who to call, and much like real estate, even I can't answer that one until I ask some probing questions first to figure out your goals.

Deep sea fishing is different from fishing in the Bay, going to Crab Island, or renting a pontoon or jet ski. Those are fun activities. However, they don't allow you to bring back hundreds of dollars' worth of fish. There are three distinct types of deep-sea fishing: charter boat, party boat, or a hybrid of the two with a grouped trip through a charter service. At the Destin Fishing Fleet Marina, we offer all three.

A private charter is the best, but also the most expensive. Most boats charge a base price like \$200 per hour for the first six passengers. Trips can range from



four hours to 36 hours depending on your skill level and courage. Some charter boats carry only six passengers. We call them

six-packs. Larger boats that meet more stringent U.S. Coast Guard regulations are licensed to carry more than six. They often charge

an additional fee, like 10% of the base price per passenger, for more than six passengers. The only people on a private charter, other than your group, is a captain and a mate (or two).

A party boat is a boat that charges a "per person" fee to go fishing. They often carry 35 or more passengers at a time, many of whom don't know another soul on the boat. The party boats are less expensive than a charter boat and highly recommended for people who have never fished before, although they also have customers who are avid fishermen who go almost every day. You just have to be okay fishing alongside people from all over the country who might or might not know what they're doing, which can lead to tangles and such. Listening to the crew will help with all that.

The third type of trip is a grouped charter. If you only have one to four people but want to fish with a smaller group, you can ask the charter service to set up a group (usually only up to eight people). They then charter the

boat for you. The price is a little higher than a party boat, but you can split the cost of the charter boat. By the way, you can also charter a boat through Destin Charter Service (850) 837-1995, and since they know which boats are open, they can save you literally a hundred calls to find an open boat during the season.

Most of these boats have air-conditioned cabins, bathrooms, bunks, and tables. The boats generally provide the bait, ice, tackle and fishing licenses, and you bring whatever you want to eat or drink in a cooler. The empty cooler can then be later used at the end of the day to take home your fish.

We have everything you need at the Destin Fishing Fleet Marina, the only marina in town owned and operated by the fishermen. We're in fishin' condition!

—Mary Anne Windes

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 Wellness

Screen Time Guidelines for Families



By CHRISTINE RUSHFORD, MS
LMHC, COASTAL COUNSELING

There is no way around it—screens are here to stay. Technology will only continue to evolve as parents desperately try to keep up with it all. Many parents wonder, “How much is too much screen time?” “Should my toddler have a tablet?” Or lately, “Is my teenager addicted to video games?” There are more and more studies coming out to aide parents in determining what is age appropriate for

children regarding media use.

Let’s start with babies under the age of 18 months. According to the American Academy of Pediatrics, it is recommended that screen media be avoided at this developmental stage. At this age, a baby learns everything through communicating and interacting with those around him. If the parent or baby are watching TV or are on a smartphone, the complex communication where the child learns and develops, comes to a halt. Furthermore, a baby under 18 months has no ability to transfer what he is seeing on the screen to his world around him. Although he may track the screen and follow the bright colors, it is merely a distraction from the necessary learning that would occur if the baby interacted with the world around him.

Ages two to five years old can benefit from TV shows, but the quality of the programming is

imperative. Educational/interactive shows such as Sesame Street and Dora the Explorer have some educational benefits. It is recommended that parents watch shows with their children to maximize the learning potential of these programs. The recommended amount of watching is limited to one hour per day. Excessive amounts of screen time have been linked to speech delays, poorer performance on developmental screenings, inability to pay attention and lack of social skills. It might be helpful at this age to consider screen time in the same way you consider junk food in your home. A treat once in awhile will cause limited harm, but too often can get in the way of healthy habits and long-term health.

For ages six through adult, it is highly recommended to develop an individual media plan for each member of the family. I often tell the parents in my office to use common sense when it comes to what technology rules to implement in their home. Each family has its own unique set of values and morals and, therefore, the screen time needs and abilities will also be unique to that family. As always, I encourage the caregivers of the family to come together and agree on all screen time policies and then present these agreed upon rules to the children as a

united front. I also can’t stress enough that children will follow their parents’ lead. It is so important to model healthy screen time limits for children.

Many parents tell me that their children appear “addicted” to their phones and video games. In 2018 the World Health Organization (WHO) included “Gaming Disorder” to its 11th revision of the International Classification of Disease (ICD-11). When parents express concern over their children’s habits, they have reason to be concerned. Children, including teenagers, lack the self-control to individually limit their own screen time. It is up to parents to set and model the family guidelines. If left to their own devices (pun intended), many children will lose valuable hours of sleep, face to face interactions with family and peers and physical movement to screen time. If gaming begins to take precedence over all other activities in a child’s life or if there is impairment in the areas of social, educational and/or occupational functioning, a child might be diagnosed with a gaming disorder.

Some common tips that appear to limit the negative effects of screen time include following the American Academy of Pediatrics guidelines, having “screen-free” times throughout the day (dinner time, car rides, etc.), cre-

ating a “docking station” for all smart phones after a certain hour, limiting and monitoring social media use, putting computers and gaming systems in a family space in the home rather than children’s bedrooms and routinely discussing online safety and responsibility with kids. The American Academy of Pediatrics also offers an online Family Media Plan tool kit to assist parents in developing individual media plans for family members. You can find that tool kit at www.HealthyChildren.org/MediaUsePlan. Keeping up with technology can be overwhelming for parents, but there are many resources out there to help navigate this technological world. Screen time can be enjoyable as a form of entertainment and a way to connect with others, but as with all things enjoyable, moderation is the key to success.

Destin Life would like to congratulate Christine for becoming a new grandmother in June! Magnolia Jane was born to Emilee and Chase Dickson of Hattiesburg, Miss., on June 21.



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Fort Walton Beach Medical Center Introduces New Treatment to Help Reduce Pulmonary Embolisms

Fort Walton Beach Medical Center introduces treatment of vascular thrombosis using the EkoSonic® Endovascular System (EKOS®) with Acoustic Pulse Thrombolysis™. This treatment is designed to quickly dissolve a blood clot (thrombus) and restore blood flow - while reducing risk to the patient. Like other leading institutions around the world, Fort Walton Beach Medical Center's interventional radiologists, cardiologists, vascular and cardiothoracic surgeons use this new system to provide faster, safer and more complete dissolution of thrombus.

How It Works:

This new treatment uses ultrasound in combination with a thrombolytic drug to quickly, safely and effectively dissolve thrombus. This is achieved through two mechanisms of action:

Fibrin Separation: The ultra-



sonic waves condition the clot by thinning and separating the fibrin strands, exposing plasminogen receptor sites which are embedded in the thrombus. As a result, thrombus permeability and lytic penetration are dramatically increased.

Active Drug Delivery: The Infusion Catheter delivers the lytic drug within the blood clot, while the ultrasound energy creates a pressure gradient that gently distributes the clot-dissolving drug deep into the thrombus and keeps it there.

The combined effect of the two mechanisms is to saturate the thrombus with the lytic

which results in rapidly dissolved blood clots.

Benefits Of Treatment:

The therapy offers significant benefits over other methods of treatment.

- The addition of ultrasound shortens treatment time due to faster lytic uptake

- Provides a greater incidence of complete disintegration of the cell with a reduction in bleeding rates.

“The one undeniable fact about thrombus: the sooner it is safely dissolved and blood flow is restored, the better it is for the patient. That is why Fort

Walton Beach Medical Center chose this new system as the new standard of care for dissolving

thrombus,” stated Mitch Mongell, CEO of Fort Walton Beach Medical Center.

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 Wellness

What's Good for the Goose, is Good for the Gander In Respect of Independence Day...



BY LISA LEATH TURPIN,
HEALTH AND FITNESS COACH

Physical Fitness Training and Testing (PT or PFT) for all branches of the military, firefighters, and first responders is mandatory and essential to doing their jobs efficiently and safely. Anyone putting themselves in

harm's way better sure try and exceed the minimum requirements asked of them. They are tested for accountability by a periodic physical fitness test, and although there are movements that are common across the various branches, several add or tweak their tests to better fit their needs. So could this be good for all of us civilians?

It's the concept of "train for whatever your life demands." So, yes, it's all good for anyone, but we have to be smart about it. The military isn't haphazardly throwing out movements and training regulations that wouldn't pertain to their goals for being the best for the purpose of their division / branch. It's an excellent facet to take information, suggestions, research and ideas from and incorporate the functional

movements of stability, strength, balance, agility, and core work from the ole tried and true; the ones that test and do this all the time. I admire and envy the dedication and motivation it takes to uphold the requirements asked of the military, first responders and firefighters. The real dedication is they know these requirements BEFORE they make the choice to enlist or join. In the average real world, it's hard enough for some people to just THINK about exercise; but I would be surprised if there is anyone out there that would say they don't want to be physically fit. Maybe seeing things in this perspective and learning how to set simple short and long term goals will help some get started, or, hopefully, some of the fun ideas that stem from military training will boost what the physically fit are already doing! Check out the Physical Fitness Testing protocols below.

Army PFT minimum for Basic Training/Bootcamp: The three events are two minutes of push-ups, two minutes of sit-ups, and a timed 2-mile run.

Navy PFT & SEALS: minimum- swim 500 yds in 12:30, 42 push-ups, 50 sit-ups, 6 pull-ups, 1.5 mile run in 11:00... competi-

tive- swim 500 yds in 10:30, 79 push-ups, 11 pull-ups, 1.5 mile run in 10:20... advanced- swim 500 yds in 8:00, 80-100+ push-ups, 80-100+ sit-ups, 20+ pull-ups, 1.5 mile run in 9:00 or less.

Airforce PFT: One-minute push-ups, one minute sit-ups, timed 1.5 mile run. While at Basic Military Training you will perform physical conditioning 5 days/week with alternating days of muscular endurance and aerobic running.

Marines PFT: The Marine Corps considers physical fitness an indispensable aspect of leadership. The habits of self-discipline required to gain and maintain a high level of physical fitness are inherent to the USMC way of life - combat readiness. They have two main components: The PFT and Body Composition Program.

Coast Guard PFT: The best way to succeed in CGPFT is to start a swimming training program. Push-ups 60 secs, Sit-ups 60 secs, Run 1.5 miles in 12:51, Sit and Reach flexibility



test, complete swim circuit test (tread water 5min.), and jump off 5-foot platform into a pool and swim 100 meters.

For more cool information on Military Training, visit Military.com/military-fitness and, perhaps, incorporate some of the above training into your own fitness routine and goals.



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Men Need Estrogen? Of Course They Do!



By DR. RICHARD CHERN, M.D.

Estrogen is vitally important in men! Last month (Visit MyDestinLife.com June 2019) I wrote about testosterone in women and just scratched the surface of benefits that women receive after optimizing their testosterone. This month, I want to turn the tables and talk about the importance of estrogen in Men.

In our bodies, Testosterone converts into Estrogen. That doesn't mean estrogen is a waste product. Optimal estrogen levels improve both emotional status and overall health. The conversion of testosterone into estrogen is how women get estrogen. Okay guys, we can all describe women who get emotional around "that time." One day they are mad and screaming at us for eating the last Dove Bar from the freezer and then two days later they are crying, because we forgot the anniversary of the first time you ate at Shakes together! (Not that this has ever happened to me.) This happens because estrogen falls too low and then shoots too high during "that time" of the month. After menopause, estrogen crashes to zero and women start having constant irritability, depression and anger. The same issues occur in men, but since their Testosterone falls



slowly over the years, men don't notice the increasing irritability, depression and anger. Elevated estrogen levels tend to cause you to be tearful, sentimental and overly emotional. Low estrogen levels tend to cause irritability, anger, depression and self isolation. This is true in both men and women.

You see a crotchety old man or an old friend who never goes out anymore? I see a low estrogen level. Similar issues occur in men on testosterone shots. Shots increase testosterone too high and too fast. The body tries to

get rid of this excess testosterone by converting it to estrogen. As estrogen climbs, guys start reading Hallmark cards and crying at puppy dogs. Many guys take an estrogen blocker and become irritable, depressed or angry as estrogen begins to fall. This low estrogen can increase strokes, heart attacks and cancer. That's why these huge, buff bodybuilders drop dead at age 40 from a heart attack or stroke. They increase their risk by blocking estrogen for years and years.


Many men we treat say, "I feel like I just walked out of a cloud

I've been living in for 10 years." Those who were previously on testosterone shots and get treated by us all talk about the emotional roller coaster they had been on and how happy they are to finally have consistent good days.

There are two major issues with estrogen in men. First, doctors rarely or never check an estrogen level in men. It is the first hormone I look at! Second, many doctors give estrogen blockers with testosterone, because either they don't understand the importance of estrogen in men or they need to cover up poorly treated or inconsistent testosterone levels.

If you can look back 20 years and realize something is missing, or if you know someone on testosterone shots and can see that emotional instability, have them call us at the Hormone Restoration Center at 850-837-1271.



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 Wellness

Digestion by Design: Part 5



BY MELANIE STEWART

As we continue on our digestive journey, we arrive at that blessed moment when we typically stop thinking about food for a while. (Visit MyDestinLife.com for previous issues.) With enough food in the stomach, we no longer feel hungry and our minds tend to move on without much thought beyond feeling satiated. But, this is where things really start to get interesting.

As promised, here are a couple of simple food rules that may

help enhance digestion and nutrient absorption:

Rule #1: "The thing about fruit that you might not have known, it likes to be first and be eaten alone."

Yep, I just pulled a Dr. Suess and rhymed at you and here's why: Science used to believe we were all "set in stone" in early childhood, but now recognizes that neuroplasticity is a fact. Neuroplasticity refers to the ability of your brain to change throughout your life, capable of both restructuring and reorganizing.

One of the most effective ways to get new information to override the old is through repetition and rhyme.

So, back to our first rule: Fruit does not play well with others digestively. Though you might have learned otherwise, fruit is NOT a good side dish and it makes a terrible dessert. The reason has to do with digestive requirements. According to our programming, different foods need different amounts of time

in the stomach before they move on. For example, proteins need up to three hours, but most fruits need 30 minutes or less.

When eaten alone, fruit will exit the stomach rather quickly and continue digesting in the small intestine where the nutrients are easily accessed. When eaten with or after other foods, fruit becomes trapped in your stomach. This is a problem, because when fruits break down, they release sugar. These sugars then feed the ever-present bacteria in your stomach, which can lead to digestive distress and the creation of unwanted toxins.

Like most rules, there are some exceptions: Combining fruit with specific healthy fats, in a smoothie for example, is allowed. Also, fruit eaten with fermented proteins like kefir, yogurt or cottage cheese is permitted. These particular foods won't prevent the fruit from leaving the stomach or lead to the creation of unwanted toxins. Further, the protein and/or fat content provide an additional advantage of slowing the release of fruit sugars into the bloodstream, helping maintain steady blood sugar levels.

Mainly you want to avoid eating fruit as a side dish or as a dessert.

Rule # 2: Dense protein with starch can taste good but, BEWARE! They need different enzymes; they're not a good pair!

Combining fruit, vegetable, starch, protein and fat, along with a big glass of milk, at ANY meal is a digestive nightmare! Yet many of us were taught that this is balanced for every meal. To enhance digestion and nutri-



ent absorption, it is best to eat dense proteins like meat, fish or poultry and dense starches like rice, potato, pasta or bread, SEPARATELY and here's why:

Proteins require an acid medium of digestive enzyme; starches require an alkaline medium of digestive enzyme. As you may recall from chemistry class, when we combine acid and alkaline, we get a neutral solution. Similarly, when we eat protein and starch in the same meal, both enzymes are released and the digestive solution is effectively neutralized. As a result, it is less efficient at breaking down your foods properly.


"No steak with potato? No chicken and rice? It's better with veggies or salad is nice!"

As an experiment, begin working with your perfectly designed system. Start planning meals that have any form of protein surrounded by a variety of non-starchy vegetables and/or a green leafy salad. Do not include any bread, potato, rice or pasta with your meal. Does this mean no meat sandwiches,

no hamburger and fries? YES, that's what it means. To improve health and expedite weight loss, you are better off surrounding your protein with fresh vegetables and leaving the starch for another time.

Starches ultimately break down into sugar. So, if weight loss is a goal, I recommend limiting them and having them earlier in the day. Like protein, if you choose to eat a starch, pair it with a variety of non-starchy vegetables.

Melanie Stewart has written two nutritional books for children (Yum Tum, Good Food is Fun! and Yum Tum, We Get it Done!) and one for adults (Yum Tum For Everyone!) all available on Amazon. She recently wrote another children's book, "Theo of South Walton." For more information, to book a seminar, or for private counseling, you can fill out the contact form at: <https://www.yumtum-nutrition.com/> or email: melanie@yumtumnutrition.com. All content is commentary or opinion and is protected under Free Speech laws. It's not meant to give individual medical advice or to make any health claims on the prevention or curing of diseases.



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Pastor's Ponderings: The Defining Forces of Freedom



BY LOCAL PASTOR
DAVE HOLLAND

Most assuredly, I say to you, whoever commits sin is a slave of sin.

Therefore, if the Son makes you free, you shall be free indeed.

John 8:34, 36

This month as we celebrate Independence Day, we revel in the belief that men and women are free to choose their path in life. While we bear both the responsibilities and the consequences of our actions, our freedoms make us the envy of the world. This liberty comes at great cost as the following letters describe.

Luke Air Force Base is located west of Phoenix and is rapidly being surrounded by neighborhoods and businesses. Those people often complain about the noise from the base and its planes. A lieutenant colonel at Luke AFB received a letter voicing a grievance from an individual about a group of F-16s that disturbed their day at the local mall. It reads as follows:

Question of the day for Luke Air Force Base:

Whom do we thank for the morning air show? Last Wednesday, at precisely 9:11 A.M., a tight formation of four F-16 jets made a low pass over Arrowhead Mall, continuing west over Bell Road at approximately 500 feet. Imagine our good fortune! Do the Tom Cruise-wannabes feel we need this wake-up call or were they trying to impress the cashiers at Mervyn's early bird special?

Any response would be appreciated.

The response:

Regarding 'A wake-up call from Luke's jets,' on June 15, at precisely

9:12 a.m., a perfectly timed four-ship flyby of F-16s from the 63rd Fighter Squadron at Luke Air Force Base flew over the grave of Capt. Jeremy Fresques. Captain Fresques was an Air Force officer who was previously stationed at Luke Air Force Base and was killed in Iraq on May 30, Memorial Day.

At 9 a.m. on June 15, his family and friends gathered at Sunland Memorial Park in Sun City to mourn the loss of a husband, son and friend. Based on the letter writer's recount of the fly by, and because of the jet noise, I'm sure you didn't hear the 21-gun salute, the playing of taps, or my words to the widow and parents of Capt. Fresques as I gave them their son's flag on behalf of the President of the United States and all those veterans and servicemen and women who understand the sacrifices they have endured.

A four-ship flyby is a display of respect the Air Force gives to those who give their lives in defense of freedom. We are professional aviators and take our jobs seriously, and on June 15, what the letter writer witnessed was four officers lining up to pay their ultimate respects.



The letter writer asks, 'Whom do we thank for the morning air show? The 56th Fighter Wing will make the call for you, and forward your thanks to the widow and parents of Capt Fresques, and thank them for you, for it was in their honor that my pilots flew the most honorable formation of their lives.'

Only two defining forces have ever offered to die for you...Jesus Christ and the American Soldier. One died for your soul, the other for your freedom.

— Lt. Col. Grant L. Rosensteel, Jr., USAF

The Lieutenant Colonel answers the citizen complaint with clarity and forthrightness. We sometimes forget that our armed forces are composed of real people who have families, and sometimes they suffer great loss. May God forgive us our lapses of memory. But there is a greater defender of freedom,

one who paid a heavy price for all of us.

Jesus Christ is the ultimate defining force for the freedom of humanity. Christ would set us free from passions gone awry. He died to save us from the eternal consequences of our sin. Without this personal freedom guided by God's love and grace, our national liberty would slowly descend into anarchy. Thomas Jefferson said, "The God who gave us life, gave us liberty at the same time." Without men and women willing to protect us, our nation would soon tumble into the turmoil currently engulfing much of the world. Let Christ's freedom reign in your heart, and true freedom will reign in America as we celebrate this July 4th.

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 Musing

American



BY SEAN DIETRICH

I'm looking at an old man standing by a casket. He is tall—so tall, in fact, he leans forward at the neck. He wears a side cap, trimmed in gold. He uses a cane.

The preacher says words over the mahogany box—which has an American flag draped over it.

My friend's uncle died of congestive heart failure. My friend insisted that this funeral would be one worth writing about.

He even loaned me a black sport coat.

I won't lie, I didn't want to come. The deceased is of no relation, I'm among grieving people I don't know.

I feel like an imposter.

The old man standing nearby is the picture of a world that came before me.

He is old Buicks, Chevy Impalas. He's river-cane fishing poles, high-waisted trousers, the Ed Sullivan Show, and holding

doors open for girls just because they're female.

And he's standing with a kind of antique pride. You see it in the stiffness of his neck.

After the scripture reading, the real service begins.

Seven uniforms form a line. They hold rifles. Three shots in unison. The rounds scare local birds for miles.

The man with the trumpet wets his lips.

I met the trumpet player earlier. He is mid-thirties, born in Little Rock. He joined when he was nineteen. He's never lived anywhere for more than a few years.

I asked where he calls home. "Wherever they send me," he said.

He blows the horn and makes "Taps" come out the other end.

We who listen are powerless against it. The dam breaks. There is a choir of sniffles. My friend's mother loses it.

The old man doesn't move. He is showing full salute. His hand touches his brow. There is something rolling down his cheek.

Men in white gloves fold the flag into a triangle.

And it is done.

People disperse, they hike toward cars. Kids loosen neckties. I see the old man, hobbling across a sea of headstones.

I remove my sport coat and give it back to my friend.

"Who was that old man?" I ask.

He shrugs. "Never met him."



I see the old fella crawl into a green Mercury. He drives slow toward the gates of the cemetery.

The vehicle rolls away. He has a bumper sticker of Old Glory on his car. And a 101st Airborne Division sticker.

He's gone.

I wish I would've said something to him.

In fact, that's why I've written this. It's longer than I usually write because I have more to say.

Thank you.

That's what I want to say. Thanks for giving up your youth to jump out of airplanes. Thanks for loving a uniform so much, you keep it in your closet

for the day of your own burial.

I'd also like to thank my granddaddy, my uncles, and any veteran—breathing or not. Thank you for growing into manhood behind enemy lines. In France, Italy, Belgium, Korea, Vietnam, Iraq, or Afghanistan.

Thank you for the friends you lost. Thank you for the shrapnel, the bullets, the ambushes, the IED's, prison camps, the fear, the amputations, and the hell you survived.

Thank you waving a flag from your front porch—and on your bumper.

Thank you for showing me what an old man looks like when he salutes with his full heart.

And if by some chance you read this, sir, I am grateful that you were at this funeral today.

I understand you'd never even met the deceased.

Thank you.

Publisher comment: Thank you, Sean, for reminding us all, we are surrounded by HEROES daily and might be unaware. We want to thank all the men and women who lay their lives down daily to serve our country and those who have served in the armed forces for your commitment, perseverance and dedication!



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Destin-Based TripShock Celebrates 10 Years!

BY LORI LEATH SMITH

Locally-owned TripShock is celebrating 10 years in business! Co-founded in 2009 by area resident CEO Greg Fisher, “We started TripShock because we wanted people to discover top tours and attractions in the Gulf Coast region,” said Fisher. “And we wanted a central location for our partners to collaborate and offer and market their businesses to customers.” Now, more than 1000 activities are offered in multiple destinations throughout the Northern Gulf Coast from Panama City Beach to New Orleans, South Carolina and other destinations in Florida. Last year alone, 80,000 reservations were booked, and the company has grown from two co-founders to a talented and diverse team of 60 employees who work remotely in TripShock’s markets.

“As we reach this milestone, it’s good to reflect on how far we have come,” said Fisher. “If 10 years in business has taught me anything, it’s that you really don’t know where a venture will take you. In May of 2009, we started up in Destin initially, with just two of us. We had one goal—to provide the best service for our stakeholders. We operated in Destin for the first couple of years, then branched out into Panama City Beach and Pensacola in 2012. In 2013, we spread into New Orleans and Gulf Shores. 2014 marked a year of unprecedented growth. Annual sales totaling 2.4 million dollars resulted in a tremendous 2,386% growth since 2011. In August of 2015, TripShock ranked 173rd on the Inc. 5000 list of the fastest growing private companies nationwide. In 2017, TripShock established itself in Myrtle Beach and Key West and, most recently, Tampa last year.”

“Our network of business partners and community organizations combines the best local insights with the hottest deals in travel, creating the ideal marketplace for our tour operators. Through these close industry ties,” says Fisher, “we’re able to provide unbeatable rates and special pricing on activities such as charter fishing, dolphin cruises, parasailing, sightseeing cruises, theme park tickets and everything in between. Our users benefit from our buying power to get great discounts



and sometimes choose several activities, ones they might have missed otherwise,” Fisher explained. The online platform positions partners for sustained growth and success.

TripShock includes partners’ tour availabilities and rates on the TripShock.com website for a commission on each sale. Collaboration is part of the value. “A partnership with TripShock allows operators to earn money selling their activities to guests and TripShock’s web audience with free partner tools that monetize their websites and boost their brands as well,” said Fisher. Steve Pixley, Reel Deal Destin, LLC, owner, a charter fishing business partner with TripShock since 2012, agrees. “TripShock has increased my web presence and business in a big way. They’ve also allowed me to enjoy off-season business where I’m able to keep employees hired,” said Pixley. “I have gone from seasonal to being able to stay in business year-round.

Customer Satisfaction and Partner Growth

Fisher’s passion for the best customer service has paid off. TripShock has local agents in each market that customers can “LiveChat” with at any time. Director of sales Sarah Simon, a six-year employee, has witnessed TripShock grow exponentially over the past few years. “Part of the trust is that our partners know we are available, a real person, to speak with a potential customer.” Pixley concurs. “I believe the volume of activity we receive is partially due to excellent customer service and a live, knowledgeable person. The customer is already informed to where I don’t even have to

talk to them; they know what to expect.” “Our staff has been increasing about 25% each year,” said Fisher. “We work hard to foster meaningful relationships long-term, and to get our partners in front of their customers on a day-to-day basis.

Perhaps another reason for company success is that TripShock’s local market managers engage in an education program—mini-fam tours where they experience their partners’ offerings so that they’re knowledgeable and experienced when talking with customers.

TripShock has now established itself as one of the southeast’s leading booking sites. “Ten years ago, TripShock was ahead of the times,” said Pixley. “In innovation and research, TripShock is unparalleled and has cornered the market. I hope they continue as my business expands with them. Without them, I’d have to invest a lot of money in other avenues to compete with the volume TripShock provides,” said Pixley.

The Future

“The wave of the future,” said Simon, “is integration. We plan to provide more specialty tours, such as food and special needs, as well as more customization.” The technology also is already a huge factor. “Most people are booking through their phones once they arrive in a destination and TripShock has optimized web presence making this easy,” said Pixley.

“The big trend is real-time booking. Operators do not want to retrieve new reservations from their email. This trend has prompted us to form new partnerships with popular travel tech companies such as Fareharbor,

Reserve with Google, and Rezdy. This not only adds value to our operator partnerships, but opens us up to new audiences and converts more bookings.”

Fisher believes high marks in customer satisfaction and helping his partners’ businesses grow have played a pivotal role in the

company’s past success, and will continue to pave the way for future growth and expansion.

For more information regarding TripShock.com, please contact Sandra Dove-McClain in Destin at 850-424-5125 ext.1008 or email info@tripshock.com.



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Should You be Considering Preferred Stocks?



BY MAURICE STOUSE
FINANCIAL ADVISOR AND
BRANCH MANAGER

Investors have grown increasingly concerned about yields on their fixed income and more conservative investments. Preferred stocks, often overlooked, but obtainable through a brokerage account via many investment firms, are one option that they might want to consider now. The reason? Preferred stocks currently have yields between 5% and 6%. Today an investor can buy preferred stocks individually or through mutual funds or exchange traded funds.

It was a little more than a year ago that interest rates finally started to climb again. The Federal Reserve cited an improving economy and, thus, started shrinking its balance sheet (read that to mean decreasing the amount of cash in the system in the USA). The balance sheet had swollen to almost \$4.5 trillion and it let it shrink (by not renewing or buying more bonds) to around \$4 trillion. That was accompanied by a steady increase in the federal funds rate from near zero to somewhere between 2.25-2.50%. And most people thought that was going to be the trend for some time. In fact, one major U.S. banking executive predicted a 5% rate sometime this year or next. Of course, the world is a lot different in such a short period of time. Interest rates have softened. As a matter of fact, the 10-year U.S. Treasury actually now yields closer to a one-year Treasury. The result? Investors (needing or wanting to acquire more income or needing or to lower the risk to their portfolio) are left with choices that while lower risk or conservative, produce lower yields than investors need or want.

When adding conservative or fixed income investments, the least risky choices are savings accounts and CDs. Those are followed by Treasury bills and notes, money market mutual funds and finally fixed rate or fixed index annuities. Most of these types of investments produce in the 2-2.5% range. Right around or slightly behind the rate of inflation. This has many investors looking for more choices and these now include the attractive, but often overlooked, world of preferred stocks. Most preferred stocks today yield in the 5-6% range and can be held directly or through a mutual fund or exchange traded fund.

What are preferred stocks? They are stocks issued by companies and they carry a par (and maturity) value of \$25. They also have a stated maturity. Many investors maintain that these stocks offer the best and the not so best of both the worlds of stocks and of bonds. A preferred stock can be considered a cross between a stock and a bond. The risk is higher than that associated with holding bonds (corporate bonds to be specific) but not as great as the risk that comes with holding a particular company's stock.

"Preferreds" get their name because they are often considered to have priority to common stock in that dividends for many issues are paid to preferred shareholders before they go to the common shareholders. They also have preferred status with regards to exercising rights should a company undergo liquidation. In other words, the bondholders get paid first then the preferred shareholders and then the common stock holders.

Other preferred facts: The world of these stocks is somewhat smaller than that of common stocks, with about \$250 billion circulating today. Preferreds offer daily liquidity because they trade like other stocks. Their prices however are more sensitive to the movement of interest rates but owners can also participate in the growth of a company as well.

Diversification is key. So, interested investors usually look to ensure that they have their risk spread among a number of sectors of the market. To find out if preferred stocks might fit

your strategy, do your research or contact a financial advisor to learn more.

Maurice Stouse is a Financial Advisor and the branch manager of the First Florida Wealth Group and Raymond James and he resides in Grayton Beach. He has been in financial services for over 32 years. His main office is located at First Florida Bank, 2000 98 Palms Blvd, Destin, FL 32451 with 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.

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Holding stocks for the long term does not insure a profitable outcome. Diversification and asset allocation do not ensure a profit or protect against a loss. Every type of investment, including mutual funds, involves risk. Risk refers to the possibility that you will lose money (both

principal and any earnings) or fail to make money on an investment. Changing market conditions can create fluctuations in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly. An investment in a money market mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although it seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

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An Accident's Mission



BY MATTHEW VANDERFORD

Recently someone came up to me and asked if there was anything that could be done for a family member who had been involved in a very serious auto accident. As they began to explain the situation, it became clear that the accident not only affected the young adult involved, but the parent who was relaying the story too. As the story unfolded about that terrible day, the mom began to describe the impact being so severe that the woman's daughter was rushed away unconscious in an ambulance to the ER. Alone and being worked on by hospital staff, this just old enough to be out on her own daughter, regained consciousness to find herself face to face with a Sheriff. And who, after answering questions as they were fired

off one after another, was left in such a state that college had to be put on hold.

Here's the facts:

- It was raining and the roads were slick.
- A truck pulled out in front of her daughter.
- Her daughter hit the vehicle in front.
- "Full Coverage" was in place for the daughter's car.

After things settled down a bit, the daughter's insurance company proceeded to pay for damages to the vehicle and driver in front, but then failed to compensate the insured daughter for her losses as believed covered in the policy. After going around and around with the carrier, the daughter was left with expenses and the carrier stood by their position, "NO, we won't pay for that." So what's a person to do and how do you protect yourself in a situation like this?

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

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

Keep Your Auto Id Cards, Registration, Emergency Contact Information together so those that need to know about



an accident can be notified quickly.

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

When speaking to investigators of any kind, know that you can wait until you feel safe, secure and of sound mind to answer questions. You might want to have an attorney present.

Don't take no for an answer – just because the insurance company says "NO, we won't pay for that" doesn't mean "NO, we won't pay for that." What that

means is, "NO, we won't pay for that until you prove to us why we should."

Although the story of this daughter hasn't turned out too well so far, perhaps a goodness that can come from this tragedy now is that it can be shared to

better prepare and help those who could find themselves in a similar situation now or in the future. Sometimes the only thing we may see come from a tragedy is the experience of being able to help those suffering the same. And it's with that thought that this writing is dedicated to the tragedy this family has experienced, so that their experience might not be in vain, but used to help someone else in need.

Perhaps this accident was no accident at all...





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

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 Arts

Art on the Street Makes Us Smile

BY RON SANDSTEAD, FLUTTERBY ANTIQUES ON MAIN ST.

There are many of us who believe that displaying art on the street can help change the way we feel about where we live. Personally, it makes me feel good — especially if that art is created by someone I know. With our art banners displayed on Main Street, our little slice of paradise has become prettier, friendlier, and happier. Yes, happier. After all, who doesn't like seeing a "happy little cloud" on a painting? The next time you are driving down our street and see the banners, you might smile. I do.

The artists featured in this article make me smile. Although being separated by age and life experiences, they are both accomplished artists. One just graduated high school and the other has been married for 56 years. How great is that? Let me introduce Ora Wolfgram and Dill Beaty.

Ora Wolfgram is a charming young lady with an entire life ahead of her. Unlike most young adults, she has a clear idea of who she is and where she wants to go. Ora, 17, recently graduated from Fort Walton Beach High School with a variety of both academic and art honors and accolades and has been accepted into the University of Florida's College of Art & History. She will be studying art and art history beginning in the fall. As an artist, her "About Time" colored pencil portrait (of braceleted hand guiding a foot into a high-heeled shoe) is exceptional. It has won Best in Show



Ora Wolfgram

four times in the last eight months beginning with the Mattie Kelly Festival of the Arts in October 2018. Ora is a lover of renaissance history and especially the genius and art of Leonardo Da Vinci.

Although mermaids have not been sighted recently, Main Street, Destin would be a good place to find one. For her banner inspiration, Ora painted a beautiful mermaid with big curly hair and a wonderful flowing tail. One of the mermaid's delicate hands breaks through the surf as if she

is reaching for something or waving at someone in the distance. You never know — maybe she is waving at you!?

For the last 15 years, I have enjoyed Dill Beaty's cartoons in the Destin Log. I love the way he combines sarcasm, wit, and truth with art. Dill grew up in the hill country of Tennessee and after high school attended the Harris School of Advertising Art in Nashville. For most of his life, he worked as a commercial artist in the Nashville music industry. Dill also has worked as an illustrator



Dill Beaty

of children's books, freelance photographer and mural artist.

For his banner, Dill chose to create a watercolor cartoon of an old fisherman wearing a yellow rain slicker and holding up a string of fish. The cartoon includes a cat sitting on a piling, a seagull hovering overhead, a crab crawling out of a boot, and a bird with his mouth open. All are hoping for a meal. Is it a self-portrait? Maybe — Dill was wearing his yellow rain slicker when the city put up his banner!

After many years, Dill has

several thousand cartoons he is considering publishing in a book. If he ever does, I want to be first in line to buy one. He recently painted several murals of a piano, Janis Joplin, and Jimmy Hendrix at Destin's new Rock-N-Roll Sushi restaurant. Another of Dill's pleasures is entertaining children at the Destin Library by dressing up as a train conductor and reading them stories. They all know and love him as "Captain Dill Pickle." Not bad for a guy who is 80 years "young!"

Banner Artist Heroes



Chatham Morgan

There are heroes all around us. For us, our sponsors are our heroes. They provide the funds to make our project happen. Most of you already know Chatham Morgan. If you don't, you should. Chatham was an early believer in our dream and was the first to sponsor us through his restaurant "The Local Market." As a Councilman, Chatham introduced our project to the Destin City Council. Through him, I was able to present our vision and the Council gave us their approval. That was our true beginning.

After getting to know Chatham, I consider him to be one of Destin's heroes. Not only does he run two great restaurants, La Paz and The Local Market, but he contributes to many worthy causes. Besides helping veterans, Chatham loves to feed people. You can find him in his food truck every Tuesday and Friday behind Destin's St. Andrews giving away free meals to the hungry. He also gives away meals in Tuscaloosa, Mobile, Athens, and Birmingham. Thank you Chatham and The Local Market for supporting our Project — and being the kind of guy I am proud to call "Friend."



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Nature Rocks is the Ultimate Summer Camp Experience!

Back by popular demand, Mattie Kelly Arts Foundation and the E.O. Wilson Biophilia Center join forces, once again, to really rock the summer! For grades 2nd through 8th, choose from two week-long summer camps exploring theatre, music, and nature, all while exploring the dynamic and engaging E. O. Wilson Biophilia Center!

This year's theme is African Beats: world music and drumming paired with a "lion king-style" theatre review. Immersive

experiences include hands-on drumming and songwriting classes with renowned percussionist Zig Wajler of "Hands on with Zig," and a nationally acclaimed author, composer and music educator as seen on VH1's Save the Music program; and theatre and creative writing with award-winning playwright and actress, Nancy Hasty, whose latest one-woman show was recently performed to all sold-out audiences in New York City; and dynamic hands-on nature activities featuring live animal ambassadors!

A student showcase performance at the end of the week will feature African beats and a Lion King-style theatre performance.

- 1st Session: July 15-19
- 2nd Session: July 22-26

Last summer, the camps had a waiting list. So early registration is encouraged! To register, visit mattiekellyartsfoundation.org. To learn more, visit eowilson-center.org.



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27th Annual Emerald Coast Poker Run

On Saturday, August 10, 2019, The Emerald Coast Foundation will be holding the original EMERALD COAST POKER RUN fondly called, "The Big One," it's one of the largest and most popular charity Poker runs in the U.S. For 25 years, powerboats, fishing boats, pleasure boats, and all in between, have filled the beautiful waterways in and around Destin for the Emerald Coast Poker Run which rounds out the end of "Boat Week." Boat Week kicks off on August 7th with an array of different events from Wednesday through Saturday night. If you're familiar with poker runs, ours is like none you'll see anywhere else! 2019 Boat Week will definitely be a week of excitement, boating, fun, and helping kids.

The Emerald Coast Foundation proudly highlights on their website that all proceeds from Emerald Coast Boat Week and Poker Run benefit Children's Charities of the Emerald Coast Foundation. This event was started 25 years ago to help our local youth have a chance at a brighter future. Without the ECF, these kids would go without. As of Boat Week last year, the Emerald Coast Foundation



has raised more than \$2.5 million dollars for our local kids in need. What an impact! And it's all run by volunteers; there are no paid employees. Every penny goes to the kids. It's all done out of love and dedication to our community and our kids.

Give and Get: Your entry fee is a donation to the Emerald Coast Foundation's cause of helping kids in the community. You will receive all sorts of awesome swag/goodies as well as:

- Weekend getaway for 2 at IP Casino Resort in Biloxi
- Entry for 2 into all boat week parties
- 2 event t-shirts
- The famous Emerald Coast Foundation poker run cooler bag
- A chance to have the winning hand
- Win the best prizes of any poker run around!
- Boat Week Events 8/7/19 – 8/10/19

Wednesday - August 7: Blues, Brews, and BBQ Party at 6pm is the official kickoff party at AJ's on the Bayou!

Thursday - August 8: Sponsor party from 5:30 PM to 7 PM at Floyd's Shrimp House

Thursday - August 8: Miss Boat Week Bikini Contest 8 PM at The Block Fort Walton Beach

Friday - August 9: Enjoy the Rockin' the Docks Captains Party located at AJ's Destin from 7 PM – 10 PM

Saturday - August 10: "The Big One!" The 27th Annual Emerald Coast Poker Run 9 AM – 4 PM Stops are open from 10 AM – 4 PM. Then finish it all out with The Emerald Coast Poker Run Party from 6 PM – 11 PM located at the Emerald Coast Convention Center. Enjoy Poker, Black Jack and silent auction. All you can eat and open bar from 6:30 to 9:30. VIP tickets available and offer other special privileges.

 **Pets**

Dog Days of Summer: Cool Spots for Hot Dogs

By LORRAINE WHETSTONE

The dog days of summer are here, so let pooches enjoy the water, sun, cool treats and Destin hot spots during their namesake season – safely.

WATER AND SUN

Even if it's a "water dog" breed, such as a Labrador retriever, that doesn't mean it's a good swimmer. Always supervise dogs in the pool.

Start off on the right paw by introducing water gradually. A good way is through Beach Dog Aqua Therapy, 141 Santa Barbara Ave., Santa Rosa Beach. It also helps relieve pain and stiffness.

Special discount sessions – a minimum \$20 donation – are from 9 a.m. to 6 p.m., July 26.

Proceeds go to local nonprofit Dog-Harmony Inc., which works to keep dogs out of shelters. Call (850) 376-4190 for an appointment.

On boats, treat fur babies just like children. They need to wear life vests.

COOL TREATS

Pet and some grocery stores carry dog ice cream, and there's always good ol' frozen peanut butter. GOING to get ice cream, though, is way more fun.

At Bruster's Real Ice Cream, 4655 Gulfstarr Dr. in Destin, pooches can lick on a special sundae of vanilla ice cream (not chocolate, of course, since that's toxic to dogs) topped with a doggie bone.

For a friendly pack experience, a "Doggie Ice Cream Social & Yappy Hour" is from 6 to 8 p.m. July 19 at Williams Sonoma, Suite L-101 at Grand Boulevard Sandestin, 495 Grand Blvd., Miramar Beach. Beverages and light bites will be available for humans.

HOT SPOTS

Destin has more than 50 restaurants where well-behaved canines can accompany their humans on the outside dining patios. Do a quick online search, or ask while booking a reservation.

To see and be seen, all the cool dogs also will be at the "Dog Days of Summer" free doggie social with live music from 6 to 8 p.m., Aug. 29, at Grand Boulevard Sandestin.

REMINDERS

NEVER to leave a dog alone in the car – not for a second – even with the air conditioning running or the windows cracked. Within minutes on a typical Emerald Coast summer day, it can reach up to 120 degrees inside, killing a dog.

Walks should be limited to early morning or late evening. Take frequent breaks and offer plenty of water. Protect paws from burns with booties, or by walking on grass. Avoid pavement, concrete and sand.

Dogs also can get sunburned, particularly hairless breeds or ones with white or light fur. Use sunscreen formulated for dogs and protective canine clothing.

Watch for signs of heatstroke,



particularly in breeds with short muzzles, such as boxers, pugs and shih tzus: excessive panting, weakness, drooling, lethargy, vomiting, dark red gums, incoordination, rapid heartbeat and seizures.

Long Awaited Destin Emergency Vet Clinic Opens



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In June, Emergency Veterinary Clinic – Okaloosa Walton, Inc., celebrated the grand opening of its Destin Emergency Veterinary Clinic with a Destin Chamber ribbon cutting. "Destin Emergency Veterinary Clinic is a caring extension of your family veterinarian," says Director Kathryn Young. "We exist to provide compassionate and state-of-the-art medical care when your family veterinarian is closed. Our entire staff is committed to providing an environment where pets and people are treated with dignity, kindness and respect," she explained.

The Destin location is its second site. The first was opened in Niceville 25 years ago by three local veterinarians. That team of three local veterinarians has now grown to 35. Its board of directors began looking to open



a second clinic several years ago to alleviate growing pains at the Niceville clinic and to serve clients south of the bay who had trouble reaching the Niceville location during peak tourist season.

Located at 247 Main St. in Destin, the clinic is open Monday – Thursday, from 6 p.m. –

8 a.m., and on weekends, from Friday at 6 p.m. until Monday at 8 a.m. It is also open on major holidays, when local veterinarian offices are closed. For more information, please call (850) 424-4777 or visit www.emergencyvetclinicofniceville.com.

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