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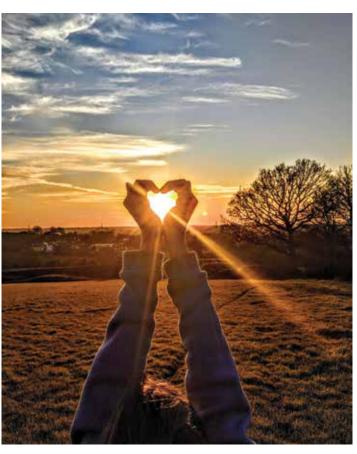
Love Is A Choice

By LAUREN CANTANESE

"The pastor told us, "Love is not a feeling; feelings change periodically. Love is a choice. And when you make that choice to choose love, even if you don't feel like loving, you are choosing to love unconditionally. You recognize that we are all flawed creations, created for greatness." local Destin resident Myrna Conrad

Since it's February and Valentine's Day is drawing near, let's talk about love—the kind that makes time stand still—the kind that as human beings we dream to have, feel and experience. When we say we want to be "in love," what we really long for is connection-to be accepted, supported, forgiven and cherished and have a safe space where we can be vulnerable, but still loved. We want a best friend and confidant-a love for the ages. And it does exist.

Depending on the lives we lead, we might be unaware of what a healthy relationship looks like. Is there an owner's manual? When it comes to matters of the heart, we are



all deserving of being in a great loving relationship.

These are the love stories of couples in our community—ones where, through commitment, have been shaped into the best versions

of themselves. I hope they inspire you to believe in love, know you deserve love and, once you find it, that you are capable of choosing love every day.

"There is no fighting for victory; you are fighting from victory. When you place yourself on the alter, and every situation, you are allowing the part of you that just wants to be right, to die away. If you surrender it and let it go, change will come. The seasons that we go through, we wouldn't be the same person today without them." - Tiffony Miller

Robert and Tiffony Miller were married for five years, then divorced. But, after a decade, they remarried each other, now five years! They met in Alabama originally. He would see her driving around town. One day he saw her up front at church. After the service, he was having lunch at his pastor's house. They were discussing why he hadn't met anyone yet and asked him what kind of person he wanted. He thought for a minute and said, "Well, you know that girl that was up front today? I want someone like that." Robert laughs as he tells it. He says his pastor recommended he write down

> LOVE continued on page 2



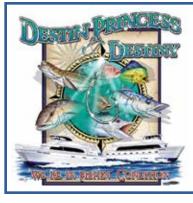
Minimizing the Impact of **Birth Defects**

By Heather Bennett

Getting the news that you're pregnant can be wonderful, yet scary. There's a roller coaster of feelings that can come with it-excitement, fear, happiness and anxiety. Parents to be all want to do what's best for their baby before and after he or she enters the world. Genetics isn't something we can control, but there are precautions we can take to prevent birth defects.

A baby is born every 4.5 minutes with a birth defect. Babies impacted by birth defects are 1 in 33 or 120,000 a year. Twenty percent of infant deaths are caused by birth

> **BIRTH DEFECTS** continued on page 2



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The community (19)

LOVE

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Robert and Tiffony Miller

everything he desired in a relationship and pray to God for that person. "Who knows," he said, "maybe something is in the works." It was. Tiffony caught his eye. Robert would see her at church and they would talk. She was a hairdresser in town, so he made a point to get 2-3 haircuts a week! Robert laughs again. Tiffony said he was always dressed to the nines in a white collared shirt. Every time he walked into the salon, she couldn't help but blush.

They married soon after, but pain from a difficult childhood and difficult first marriage got in the way. "It was a constant struggle; his love was so good and it touched everything in me. And made me run in the opposite direction," Tiffony says. Eventually they divorced and she moved to our area. She was desperate to be healed and for God to restore her life. So, she went on a path to healing and Robert continued to pursue her in the gentlest of ways, waiting for her to heal, though, at times, questioning himself, wondering if he was crazy to keep calling and coming to see her. Even when he went on a few dates they would say, "you're not showing any interest, are you still in love with your ex?" And that was it, he was. He always felt he and Tiffony were meant to be, and he knew she would eventually come back to him. She finally did! Now they couldn't be happier. Even people around them say they love the way she looks at him. You can't help but to be filled with love and the power it has while listening to them tell their story. They spend each day being grateful for each other.

"I got gaps; she's got gaps. And together we ain't got no gaps." — Bob Conrad from the words and wisdom of Rocky Balboa

Myrna and Bob Conrad met while in school in Auburn University. She was a freshman, he was junior. They both worked at the same place on campus. He had just ended an unhealthy relationship and wanted to meet a nice girl—and there she was. So, he asked her out.

Myrna's mother had warned



Myrna and Bob Conrad

her about good-looking Auburn guys, so somewhat leery, she declined. But he kept trying until she said yes. They went bowling on their first date, and he impressed her with all his strikes. The rest, as they say, is history. After six months of dating they were engaged, then married. They celebrate 50 years of marriage this June—50 years filled with 24 moves, two kids, starting and running their own business

together, publishing books and now mentoring and coaching other couples about marriage together. Though there were a lot of ups and a lot of downs over the years, "God never gives you more than you can endure," says Bob. "In the darkest times of your life, you wonder where God is. But when you get on the other side, you realize He was there all along. And you are stronger because of it." At the lowest points in their relationship, they felt like giving up, but made a commitment that divorce was not an option. In those moments, they worked even harder. They learned to communicate and how best to respond, thus growing in their relationship together and with God. "Input comes at you from all directions and what you do with it is your choice," Myrna said. "Attitude determines your

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BIRTH DEFECTS

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defects annually. A variety of things can cause birth defects. Genetics can be one factor, but our behavior and environment can also have an impact. As a parent to be you can help minimize the impact of birth defects of your unborn child and possibly prevent them.

Birth defects can be functional or structural. Structural defects can be more physically noticeable and have to do with the development and structure of the body such as missing or misshaped heart valves, spina bifida, Down syndrome, cleft palate or clubfoot. Functional birth defects are related to the systems of the body such as immune, endocrine and neurological systems. These types of birth defects include blindness, deafness, Rett Syndrome, Autism, autoimmune disease, ADD and ADHD.

Many babies born with some of these defects can grow up to live full, healthy adult lives. But some can cause severe and long-lasting health issues. While birth defects can be common, it



is important to be proactive in preventing them and minimizing risk by taking the proper precautions.

Some great practices are to follow a proper hygiene regiment, avoid insect bites, such as mosquitos (who can carry viruses like West Nile or Zika), and get vaccinated against the flu and whooping cough. Expecting mothers should also speak to their doctors about family health history and reproductive healthcare.

Mothers to be should also avoid smoking, drugs and alcohol. The use of these substances can lead to fetal alcohol spectrum disorders and neonatal abstinence syndrome, greatly increasing the chances of a child being born with a birth defect. While these are not birth defects, they can lead to premature birth, learning disabilities, speech or language delays, low birth weight, poor memory, poor judgment skills and hyperactive behavior. Alcohol can cause problems for a developing baby throughout pregnancy and there really is no safe amount or time to drink when pregnant. It's never too late to stop, because brain growth continues throughout pregnancy. Drug use during pregnancy can lead a baby to experience withdrawal symptoms when they are born. Neonatal abstinence syndrome is when a child experiences withdrawal at birth due to exposure to certain substances, including opioids, while they were still in the womb.

While we strive to do what is best for our children while they are still developing in the womb, sometimes even our best efforts can't stop us from having a child with a birth defect. All we can do is try, and when our child is born, love, celebrate and accept them for who they are, obtain support and educate ourselves on how we can best care for them going forward.

For more in-depth information on steps to take as a parent of a child impacted by one of these things, you can visit: kidshealth.org/en/parents/baby-has-birth-defect.html The Emerald Coast Children's Advocacy Center outreach and prevention team works continually to bring awareness to this topic. Visit eccac.org or find them on Facebook and Instagram. As always, if abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

Information from: birthdefects.org, cdc.gov, and healthline.com



New Community Opening this Winter near 30A.



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Meet our Hometown Hero: Sheriff Eric Aden

By LISA LEATH TURPIN

There's a new sheriff in town! On January 5th, newly elected Sheriff Eric Aden was sworn into office. Sheriff Aden is a true Okaloosa County nativeborn at Eglin Airforce Base, is a 1990 graduate of Choctaw High School and a Northwest Florida State College alumni. He says he feels blessed to step into this life-long aspired role for the county he holds so dear to his heart. "We are in God's paradise; I'm never leaving." When asked what led him to the desire to become the Sheriff of Okaloosa County, he said, "This is a dream I've had since 8th grade when I went to the school dance with the sheriff's daughter." He was 13 and nervously confessed to his dad he wasn't sure about going to the dance with the sheriff's daughter. But his dad told him, "You're definitely going; that's the sheriff's daughter!" Sheriff Aden describes his desire to be sheriff as a respectful fascination along with admiration of his young date's father stepping out of his big SUV with his Stetson hat on and the awe he felt. "I want to be sheriff one day just like him," he said. Aden's favorite TV program was the Andy Griffith Show-and still is-due to the moral lessons and non-violent problem-solving tactics Sheriff Andy would use. Both played into his dream of being Sheriff-but how he became so "blessed," as he calls it, is divine intervention. Becoming your hometown

sheriff is remarkably fortunate. He ran in an uncontested election, which is a 1st in the history of Okaloosa County, and which Sheriff Aden attributes to God's hand and timing. He makes no quandary about his faith and knows he is exactly where he's supposed to be in God's timing. His faith plays a big role in who he is and his goals for the safety and protection of the people and visitors of Okaloosa County.

When asked how he planned on keeping the trust of the people, Sheriff Aden says, "At the end of the day,

what's important to the people of Okaloosa is: How are you going to keep us safe? How are you going to protect us?" Sheriff Aden promises this is his number one focus. He will continue the intuitive policies implemented by his predecessor, Sheriff Larry Ashley, whom he says was "the epitome of a good leader." Sheriff Aden says he will "not tolerate blurred lines," when it comes to good over evil, meaning Okaloosa County's law enforcement will draw a hard line in the sand and evil will not be tolerated.

Sheriff Aden's qualifications begin with attending FSU, the nation's #1 Criminology Program where he "planned to go



off and be a cop." Wanting to further his education, he entered the Law Enforcement Academy at Northwest Florida State College in 1994 and shortly after also became a school resource officer, which he claims was his most rewarding job thus far. He took a break from law enforcement for a while to help his brother develop a mortgage company which proved to be a "priceless" experience for understanding budgeting and "how to treat people."

But Sheriff Aden's heart kept pulling at him and, fortunately for us, he was recruited back to law enforcement by Walton County Sheriff Mike Atkinson. There he held the positions of Sergeant, then Lieutenant, until Okaloosa County's Sheriff Ashley needed to fill an open position, and Eric Aden's name came up for the job. Sheriff Aden says he was elated to go "home," even though he was only in the next county and loved working for Sheriff Atkinson. He says the two can now work together for the greater good of the entire area.

Sheriff Aden worked in CID handling heavy crimes and homicides, as patrol commander, and captain of operations. Then an opportunity opened and he was accepted into the FBI Academy, which he says was "a God thing" due to timing and the difficulty of acceptance and availability. Since beginning his career in law enforcement, he has worked, mentored, supervised and managed personnel and resources in every facet of law enforcement. In 2019 he was humbly honored to be approached by Sheriff Ashley and Under-Sheriff Don Adams to run for sheriff.

Sheriff Aden plans to build on what Sheriff Ashley implemented; to improve transparency, use of body worn cameras at all times and internal communication with employees. He also plans to develop a Civilian Merit Board of community liaisons such as pastors, business owners and positive influencers—"a panel for quality. We are in a bubble here and fortunate to have a supportive community," he says. "I feel so blessed (not dealing with riots, etc.)"

Sheriff Aden engrains himself in the community he loves. Among a long list of accomplishments, professional memberships and several boards, he serves on the Northwest Florida State College Foundation Board (past four years) while still devoting attention to our children's safety. He is responsible for the safety and well-being of nearly 220,000 residents and nearly 2 million annual visitors. He oversees over 450 employees and manages an annual budget of \$50,000,000.

To learn more about Sheriff Aden, you can visit the Okaloosa County Sheriff's Department website at sheriff-okaloosa.org.





Community

Gumbo and Mardi Gras Go Together Like, Oh Yeah!

It's Mardi Gras Time! Sunday, Feb. 14th, 2 p.m. No Cost to Attend

Mardi Gras is BIGGER and BETTER than ever at The Village of Baytowne Wharf ! "Laissez les bon temps rouler" (let the good times roll)! The Village streets will be filled with costumed dogs and their humans along with unique and colorful floats, golf carts and pick-up trucks. Marchers and fourpawed friends will be dressed up in all their Mardi Gras best and shower parade-goers with a barrage of beads, moon pies and other trinkets.

Baytowne is looking for Krewes to join in the Mardi Gras festivities. Register by Feb. 12th. Visit baytownewharf.com.

Baytowne Mardi Street Pardi Tuesday, Feb. 16th, 6-8 p.m. No Cost to Attend

Prepare to let your hair down on what many call the most festive day of the year, Fat Tuesday, the day before Ash Wednesday. Starting at 6 p.m., join folks in the Village for a Village Street



party complete with music, street performers, entertainers and more! The post-pardi celebration continues into the night with parties at various Baytowne establishments. So break out the beads and get ready for a night to remember!

The 32nd Annual Sandestin Gumbo Festival! Friday, Feb. 19th at 5 p.m. -Saturday, Feb. 20th, 12-4 p.m.

Yum! Yum! It's Almost Time





for The Sandestin Gumbo Festival! The Best Gumbo Cook-Off on the Emerald Coast!

Known as one of the largest and most popular winter food events along Florida's Emerald Coast, this winter festival favorite is back for its 32nd year during President's Day weekend! Kick off your tasting days,





Fri., Feb. 19, with a delicious seafood boil at Hammerhead's Bar & Grill.

Then on Saturday, Feb. 20, Gulf Coast restaurants will be featuring their top-secret gumbo recipes and competing for your vote! Sample the variety of gumbos and vote for your favorite as the "People's Choice" winner! Dark or light roux? Chicken, sausage or seafood? Celebrity judges will name the "Area's Best." This festival's atmosphere is so fun, with live music from Dikki Du and the Zydeco Krewe while you taste, free kid's activities, and restaurants from all over our area vying for your coveted vote!

And, the popular Bloody Mary competition is BACK again this year featuring the Best Bloody Mary's at the beach! Taste some of the finest local bars' and restaurants' Bloody Mary's and you get to judge those, too! Vote for your favorite and help contestants win the title of "Best Bloody Mary at The Beach!" This year's event is promising to serve up fun for everyone. Visit www.SandestinGumboFestival.com for tickets and details, including a daily schedule of events and entertainment. General admission tickets are \$40 presale and \$50 day of, and allow tastings of all gumbo and Bloody Mary's. The Best Bloody Mary at The beach is sponsored by Stillhouse Vodka. Event happens rain or shine.



The Village of Baytowne Wharf presents

Mardi Gras Parade Sunday, February 14th

Time: 2pm | Cost: FREE

Baytowne Mardi Street Pardi Tuesday, February 16th Time: 6pm | Cost: FREE

FOR MORE INFO VISIT: WWW.BAYTOWNEWHARF.COM

Cali's To Do In Destin! FEBRUARY 2021

••••••• 6 •••••

Farmers' Market | 8am-1pm | FWB Landing Farmers' Market | 9am-1pm | Grand Boulevard Women's Climbing Circle 9am | Rock Out Climbing Gym **5th Annual Palate & Palette Fundraiser** | 6pm | Various Locales

Karaoke Night | 6pm | Village Door Music Hall Karaoke Night | 8pm | World Of Beer Destin

Dueling Pianos | 8pm | The Palms Bistro •••••• 7 •••••

Beach Church Service | 7:30am I Crab Trap Destin Brunch, Rhythm, & Brews 2pm | Harborwalk Village Superbowl Party 2021 | 4pm | Tailfins Ale House AJ's Superbowl Party | 5pm | AJ's Destin Superbowl Party | 5pm | Boathouse Oyster Bar Big Game Party | 5pm | Emerald Grande Harborwalk Karaoke | 6pm | Village Door Restaurant (Baytowne) Karaoke | 7pm | The Palms Bistro

••• 8 •••••

Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille Music Bingo | 7pm | Pallet Bar and Grill 9

Singo Music Bingo | 5:30pm | LuLu's Destin Karaoke | 6pm | Enlightened Studios FWB Trivia Night | 6:30pm | Village Door Music Hall Music Bingo | 7pm | World of Beer

Game Night | 7pm | Landsharks Pizza

•••••••• 10 ••••••• **Open House** | 10am | Destin History & Fishing Museum **Clemenza's Cooking Class** | 6pm | Clemenza's Uptown Station

Bonfire on the Beach | 6pm | The Bay Open Mic Night | 7pm |

Enlightened Studios FWB

Karaoke Night | 6pm | Village Door Music Hall Karaoke Night | 6pm | Bric a

Brac Little Black Dress Ladies **Night** | 7pm | Palms Bistro Dueling Pianos | 8pm | The Palms Bistro

•••••• 12 ••••• Free Beach Bonfire | 5pm | Roval Palm Grille Mardi Gras Masquerade | 6pm Destin Commons Karaoke Night | 6pm | Village Door Music Hall Big Easy Bar Crawl | 6:30pm | Harborwalk Village Salsa Lessons & Social 7:45pm | Bric a Brac Dueling Pianos | 8pm | The Palms Bistro

Latin Night | 9pm | Bric a Brac

Son of a Beach 5K Run/Walk 8am | Destin Florida Farmers' Market | 8am-1pm | FWB Landing Farmers' Market | 9am-1pm | Grand Boulevard Mardi Gras Celebration 12pm | AJ's Destin Mardi Gras Celebration | 2pm | Harborwalk Village Destin Valentine's Steak Night | 5pm | Wine Bar Destin Karaoke Night | 6pm | Village Door Music Hall Dinner to Die For – Murder Mystery | 7pm | The Palms

Bistro Karaoke Night | 8pm | World Of Beer Destin Dueling Pianos | 8pm | The Palms Bistro

.. 14

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

Valentine's Day Murder Mystery | 1:30pm | The Palms Bistro Brunch, Rhythm, & Brews

2pm | Harborwalk Village Pawdi Gras | 2pm | Harborwalk Village Karaoke | 6pm | Village Door

Restaurant (Baytowne) Karaoke | 7pm | The Palms Bistro



Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille Music Bingo | 7pm | Pallet Bar and Grill

••• 16 •••••••

Destin Business Technology Summit | 9am | Palms of Destin **Conference** Center Mardi Gras at the Beach | 4pm | Blue Mabel Singo Music Bingo | 5:30pm | LuLu's Destin Baytowne Mardi Street Pardi | 6pm | Baytowne Wharf Karaoke | 6pm | Enlightened Studios FWB Trivia Night | 6:30pm | Village Door Music Hall Music Bingo | 7pm | World of Beer **Game Night** | 7pm | Landsharks Pizza

•••••• 17 ••••• Bonfire on the Beach | 6pm | The Bay

Trivia Night | 7pm | Pallet Bar and Grill

Open Mic Night | 7pm | Enlightened Studios FWB •••• 18 • Bubbly Baytowne | 5pm | Village of Baytowne Wharf

Karaoke Night | 6pm | Village Door Music Hall Little Black Dress Ladies Night | 7pm | Palms Bistro

Dueling Pianos | 8pm | The Palms Bistro •••••••• 19 ••••••• Free Beach Bonfire | 5pm |

Royal Palm Grille Karaoke Night | 6pm | Village Door Music Hall Dueling Pianos | 8pm | The Palms Bistro Latin Night | 9pm | Bric a Brac ••••••• 20 • Farmers' Market | 8am-1pm | FWB Landing Farmers' Market | 9am-1pm | Grand Boulevard Fort Mardi Gras 5K Run/Walk | 9am | FWB Landing Sandestin Gumbo Festival 12pm | Baytowne Wharf Karaoke Night | 6pm | Village Door Music Hall

Karaoke Night 8pm | World Of Beer Destin

Dueling Pianos | 8pm | The Palms Bistro

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

Brunch, Rhythm, & Brews 2pm | Harborwalk Village Karaoke | 6pm | Village Door Restaurant (Baytowne) Karaoke | 7pm | The Palms Bistro

Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille Music Bingo | 7pm | Pallet Bar and Grill

••• 23 •••••••

Singo Music Bingo | 5:30pm | LuLu's Destin Karaoke | 6pm | Enlightened Studios FWB Trivia Night | 6:30pm | Village Door Music Hall

Music Bingo | 7pm | World of Beer Game Night | 7pm | Landsharks

Pizza

Bonfire on the Beach | 6pm | The Bay

Open Mic Night | 7pm | Enlightened Studios FWB •••• 25 •• Boys & Girls Club Annual

Dinner | 5:30pm | The Place on Beal

Karaoke Night | 6pm | Village Door Music Hall Bike Night at Cruse Thru 6pm | Robinsons Cruse Thru Little Black Dress Ladies **Night** | 7pm | Palms Bistro Dueling Pianos | 8pm | The Palms Bistro

Free Beach Bonfire | 5pm | Royal Palm Grille Karaoke Night | 6pm | Village Door Music Hall Dueling Pianos | 8pm | The Palms Bistro Latin Night | 9pm | Bric a Brac • 27 Farmers' Market | 8am-1pm | FWB Landing Farmers' Market | 9am-1pm | Grand Boulevard House Divided Golf Tournament | 10am | Emerald **Bay Golf Course** Shrimp & Grits Festival | 12pm | Harborwalk Village

Honest Ape Dyno Comp | 6pm | Rock Out Climbing Gym Karaoke Night | 6pm | Village Door Music Hall

Karaoke Night 8pm | World Of Beer Destin

Dueling Pianos | 8pm | The Palms Bistro

••••••• 28 •••••• Beach Church Service | 7:30am | Crab Trap Destin Brunch, Rhythm, & Brews 2pm | Harborwalk Village Karaoke | 6pm | Village Door Restaurant (Baytowne) Karaoke | 7pm | The Palms

The 8th Annual Tequila and Taco Fest will return this spring!

Bistro

Details coming soon. You won't want to miss it!





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The community

Our Area Receives First Round of Covid-19 Vaccines

The Florida Department of Health in Okaloosa and Walton Counties has approached COVID-19 vaccination efforts similarly to the planning structure of previous vaccination programs after receiving its initial doses of COVID-19 vaccines. Allocated for first responders and seniors age 65 and older, the vaccines came from Moderna and were given Emergency Use Authorization by the FDA. According to data

Administration, the vaccine made by Moderna is highly protective for adults and prevents severe cases of COVID-19.

Though this first round has been completely disseminated in both counties, further immunizations will be scheduled as vaccine supply allows at no charge. No appointments can be made before the next dates and details have been announced on the Department of Health websites: http://

http://walton.floridahealth.gov. Appointments are unable to be made through email or walk-in. However, the state has developed a pre-registration system to schedule COVID-19 vaccinations for priority populations. To pre-register, visit myvaccine. fl.gov. Individuals can call and pre-register if they do not have Internet access. In Okaloosa, call 866-200-3599; in Walton County, call 866-201-3054.

Local area hospitals, Fort



Twin Cities Hospital, White Wilson Medical Center and Ascension Sacred Heart, also received their FDA-approved vaccines recently and continue to vaccinate their front-line caregivers and staff. Ascension, overall, has already vaccinated more than 80,000 of its frontline caregivers and staff, Ascension Sacred Heart Emerald Coast

Since February, the local, physician-owned medical group White Wilson has been working on the frontlines. "In less than a year, we have offered more than 10,000 COVID-19 tests and cared for countless patients infected with the virus. We have totally restructured our clinics so that we can keep our patients and staff safe and dedicated our efforts to finding ways to serve during this time," White-Wilson CEO Alan Gieseman stated. "We are excited to finally begin gaining ground in this fight."

Many long-term care staff and residents are receiving vaccines through Operation Warp Speed from Walgreens and CVS. Publix is now offering the vaccine in Okaloosa and Walton Counties at select locations. You are eligible if you are a healthcare worker with direct patient contact; a resident or staff in a long-term healthcare facility, or age 65 and older. Starting Wednesday, Feb. 3 after 5 a.m., eligible customers can access COVID-19 vaccine appointment availability. Visit www.publix.com/covidvaccine for more information.

According to the CDC, COVID-19 vaccination will make it substantially less likely that you'll get COVID-19. Based on what we know about vaccines for other diseases, experts believe the vaccine will help keep you from getting seriously ill if you do get COVID-19. Vaccine trials are reporting high rates of effectiveness. There is no way to know how COVID-19 will affect you and it can have serious, life-threatening complications. COVID-19 vaccines will not give you COVID-19. None of the COVID-19 vaccines use the live virus that causes COVID-19. The goal of each vaccine is to teach our immune system how to recognize and fight the virus that causes COVID-19. Sometimes this process can cause symptoms, such as fever. Immunity typically takes a few weeks to build. For more information on the COVID-19 vaccines visit www. cdc.gov/coronavirus/2019-ncov/vaccines.

As additional vaccine supplies become available and the state provides priority groups for vaccinating, counties say they will follow and share those plans. For the most up to date information on COVID-19 vaccination plans in Florida, please visit www.florida-healthcovid19. gov/covid-19-vac-cines-in-florida.





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The community

ENGAGE Northwest Florida State College

Northwest Florida State College's call to action in 2021 is to promote engagement in the classroom, on our campuses and around the community. Led by our commitment to improve lives throughout the region, we are leaning into the new year with great anticipation for continued success and excellence.

Using the word ENGAGE as our focus, six actionable targets will guide our efforts:

- **E**LEVATE
- NURTURE
- GENERATE
- **A**DVANCE
- GUARANTEE
- **E**MPOWER

We are striving to **ELE-VATE** educational attainment and our service territory (Okaloosa and Walton counties) to a region of prominence by raising expectations that NWF State College is the first choice for higher education and vital to the success of the Northwest Florida region. We offer accessible, affordable and relevant programming via multiple learning methods. Through innovative partnerships with business and industry, we are equipping the local workforce with valuable credentials and infusing that talent back into the community.

To **NURTURE** a culture of inclusiveness and diversity, we are diligently pursuing a college family where differences are valued, treatment is equitable, and individuals feel empowered to effect change. This creates an environment which allows everyone to reach their full potential; provides multiple perspectives and delivers better performance outcomes.

NWFSC's 2020-2023 Strategic Plan's overarching goals are to **GENERATE** engagement throughout our classrooms, campuses and community. Initiatives focused on community, workforce, and economic development will foster greater opportunities for progress.

By pursuing active and engaged learning in our classrooms, we will **ADVANCE** high-quality programming that meets the needs of business and industry in our region. As a result, we are preparing our students for university transfer and





to be highly competent employees filling jobs in the contemporary workforce.

We aim to **GUARANTEE** a culture of continuous improvement and best practices. Our institution remains flexible and

NORTHWEST FLORIDA STATE COLLEGE

agile in response to the changing needs of business and industry. Moving forward together, we seek to provide multiple pathways for student success.

As influencers, it is our duty to **EMPOWER** members of

our community to effect change. We all benefit when we embrace differences and expand inclusion. Individuals succeed by helping others improve their lives, and at NWFSC we are seeking solutions that truly help every person rise.

We are working each and every day to 'make a difference' and improve the quality of place in Northwest Florida. Regardless of the career path, Northwest Florida State College is the open door for all students to pursue a strong and progressive future.

Enrollment for our Spring 2021 term is underway with multiple start dates still available! Fast-track your education by signing up for NWFSC's Bonus Term beginning February 5. These 12-week, academic support-enhanced classes are being offered online with built-in learning coaches. We encourage you to visit www.nwfsc.edu to learn more about our programs, or call 850-502-2895 to speak to one of our Student Success Navigators.

#FuturesBeginHere



Now Hiring Compassionate Nurses & Team Members!

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Immediate positions available for LPN's & RN's—all shifts. \$5,000 sign-on bonus for all shifts currently! Positions available for weekend double shifts. **Please apply online: www.manoratbwb.com**

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Valentine's Day is fast approaching! Floating in the air is "Be Mine," "I love you," "You're my bestie," "Will you be my Valentine?" It's a good thing Cupid shops at City Market for specialty treasures all month long!

CRYO Together, STAY Together CRYO850 Performance and Recovery Center



go chill! Enjoy "2-For-1" Cryotherapy now through Valentine's Day! At CRYO850, more and more couples are coming into the center together to try and/or share all of the amazing drug-free services offered for athletic performance and recovery, pain management, skin care and mental health. Work out together then meet up here for recovery and selfcare. Offering dramatic results and helping to alleviate pain, you and your "love" simply hop in the tank for 2-3 minutes and jump out feeling better than before, whether it's aching joints, inflamed muscles or an extra inch or two around the waist. Stepping into a chamber with extreme cold temperatures might seem a bit intimidating, but owner Amy Milligan will walk you through the process and answer any questions. Whether you're a dancer, an athlete, a mom or dad, a student, a business person, whoever-you can benefit from an improved immune system, metabolism boost, better sleep, reinforcement of cognitive abilities, inflammation and pain management, improved athletic performance, and anti-aging. Experience the advantages of the Igloo...together! (850) 279-4145

(050) 279-4145 www.cryo850.com

Sweets for Your Sweetheart! Smallcakes Destin

It's almost that time! Get your orders in for the sweetest day of the year or all month



for every relationship with an array of flavorful frostings and a variety of cupcake flavors to suit even the pickiest palate! There's even Cupcakes-in-a-jar! The perfect gift for teachers, coworkers, friends...and lovers! Have you tried our specials? Brownie Red velvet, Chubby Honey, Coconut Raspberry, German Chocolate, Kentucky Bourbon, King's Cake, Maple Bacon, Mississippi Mud, Pink Champagne, Raspberry Chocolate, S'mores, and Strawberry Cheesecake. Try them for yourself or pick up for that special someone. Your Valentine will fall in love with personal, custom edible logos and images on gourmet cupcakes, custom cakes, mini cupcakes and tempting treats baked fresh, with up to 18 flavors to choose from daily...and fall in love with you, too! With all these flavors, you can celebrate your

"love" all month long! (850) 460-7487 www.smallcakes.net

LOVE Personalized! Frill Seekers Gifts and Personalized Fabulous Finds



For centuries, savvy Southerners have been sporting their letters on everything from jewelry, clothing, cars and exquisite fine stationery to establish a form of identity. Ever wonder why monograms are so popular with celebrities, stylists and your BFF?

People want them for family traditions, new names upon marriage, new babies, new homes with the family's personal home insignia or a beach house name. People love to feel connected to their ancestors

Trends & Treasures

and history. For many, monograms are a popular way to pass on your heritage, especially on pieces of jewelry. These personalized items become treasured heirlooms to pass down from generation to generation.

The monogram trend isn't new, especially in the South. Says Frill Seekers shop co-founder Peyton LoCicero, "Monograms started as far back as the early Greek and Roman history. Rulers of the era would put their seal on the currency to help identify from whence it came. In the Middle Ages, artists took the idea and applied monograms to their work as signatures. Even later, the Victorians also made monogramming their own to show off their wealth and status by wearing precious jewelry and expensive embroidery with their initials." Everything feels a little more special when it has a monogram on it. So, it's never too late to start your collection! Shop now at FrillSeekersGifts. com or stop by the motherland of all things monogrammed!

(850) 460-2700 frillseekersgifts.com

LOVE is in the HAIR! Pure & Couture



At Pure & Couture, Valentine's Day is no problem. Tell your sweetheart to skip the flowers + chocolates this year because that mermaid hair you've been wanting is the new perfect gift. Give her a gift certificate from Pure & Couture and watch her affection for you soar; she'll more than appreciate a beautiful, signature makeover. Give this gift to someone special and, voila, witness their transformation! Does she want to brighten up for spring? Pure & Couture can help! For the entire month of February, the Brazilian Blowout split end treatment is only \$45 (normally \$65). Any retail product used to help repair your hair is also 20% off! Gift Cards for your honey are available all month long as well. Give your sweet Valentine the gift of col-

or, styling, hand-tied hair extensions, makeup, spray tanning, a pampering facial, therapeutic or medical massage, even kinesiology. And the talented team also holds certifications in oncology, pregnancy, sports and medical massage with a mission to provide quality care, resolve specific conditions and assist in improving quality of life for men and women of all ages. Pure and Couture wants a relationship with you and to help you sashay through Valentine's Day and all month feeling fab! Give the gift of "pure" confidence for you and your lover!

(850) 424-3935 pureandcouture.com

One-of-A-Kind Jewelry for Your One-Of-A-Kind! Bijoux De Mer



Get to Bijoux de Mer to select an elegant, masterpiece and custom treat for your Valentine! With gorgeous gemstones, decadent pearls, beautiful metals and custom designs, your sweetheart will be in LOVE with you and the gift. Stop by to select a piece of jewelry art from your heart and one she'll wear with pride for that special date or event. Artistic, non-traditional, fine jewelry with a fashion forward edge will make her gasp with delight. She'll fall in love with you all over again! Bijoux De Mer, meaning "jewels of the sea" in French, presents everything from customer couture pieces done in 18k gold, diamonds and other precious gemstones, to funky baroque pearl fine jewelry, and fashionable gift pieces! Pearls, Tourmalines, exotic gemstones, 18K gold, precious metals, blackened silver and more, all exquisitely hand-crafted by artistic jewelry designer, Renee Launiere, who passionately pushes the boundaries of conventional jewelry design. Pearls and jewels set in gorgeous pieces created by Renee's talented hands and available in fine jewelry stores, nationwide and internationally, even on luxury

cruise lines, Renee's designs are popular with celebrities and featured in runway shows.

Book an exclusive, private design consultation for your own creation or for your next event. A Best in Destin winner, at Bijoux de Mer, a one-on-one experience is waiting! Free gift wrapping, too.

(850) 830-5465 www.bijouxdemer.com

In Love with a Healthier You! Healthy Coast Meals



Give the gift of health to your special Valentine. What an amazing way to show you care! Your healthy Valentine meal is already ready and waiting for you—easy breezy. And will give you more time with your special someone instead of cooking all month long! Your Grab-N-Go location at City Market is open and stocked with staple meals, specials, breakfast items, gluten-free meals and protein doughnuts! Stock up on nutritious meals ready to eat in just two minutes! Clean eating is simple! Healthy Coast Meals are made with all-natural, whole ingredients. All meals are prepared in a licensed commercial kitchen and sold fully cooked. All you have to do is heat and eat! Eliminate the inconvenience and stress of planning, shopping, cooking and cleaning. Select weekly "Healthy Gourmet" specials or the eight popular staple meals! Or select one of the packages and Healthy Coast will choose for you! Your meals are made fresh to order with clean, healthy ingredients. So, you know exactly what you're eating, whether you're trying to maintain your existing health, lose weight, build muscle or get fit. With Healthy Coast, you can enjoy a healthy lifestyle together!

www.healthycoastmeals 850-496-6470 The <u>best</u> place to shop!





"A woman should be two things, classy and fabulous!" - CoCo Chanel. She can be with a monogrammed handbag and personalized gifts from Frill Seekers! (850) 460-2700 www.frillseekersgifts.com





Gourmet cupcakes, custom cakes and more, as seen on the Food Network and Cupcake Wars. Baked fresh, with up to 18 flavors to choose from. Order ahead and pick up! (850) 460-7487 www.smallcakes.net





The salon's goal is simple—give every client a luxurious experience. Offering a variety of services: hair styling, hair extensions, makeup, blow outs, eye brow styling, facials and massage. (850) 424-3935 www.pureandcouture.com





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Bijoux De Mer Fine Jewelry by Renee Launiere is a global brand that defines modern elegance. Handcrafted pieces that are bold and innovative, yet sure to retain classic appeal. (850) 830-5465 www.bijouxdemer.com





Page 10

Romance is in the Air! Ideas for Fun with Your Valentine

By Rita Sherwood

Whether you're single or in a relationship, Valentine's Day is one of those holidays that is easily overlooked. With so many great Valentine's Day events happening in Destin this month, you're sure to have a great time with our list of romantic experiences, parties and more, each an over-the-top experience you can find only in our beautiful paradise!

CRYO850

Ready for something unique and a bit different this Valentine's Day? Go on over to Destin's CRYO850 and the two of you can experience a cryotherapy session together for \$40, (instead of \$80) with a BOGO offer valid through Valentine's Day. Call (850) 279-4145 for more information.

Deep Sea Fishing

Why not experience the one thing that Destin is famous for, "the world's luckiest fishing village?" Deep sea fishing with your sweetie for Valentine's Day is a must! Check out www.Destin-Fishing-Fleet.com, call (850) 837-1995, or www.CharterBoat-OuttaLine.com, (850) 837-2320 for reservations.

Valentine's Day Funk Bash at Boathouse Oyster Bar

Get your party on at the Boathouse Oyster Bar for a Val-

entine's Day bash! The Shakedown will be on stage beginning at 8 p.m., with live music all night. Food and drink specials are available, and everyone is welcome – All singles and couples!

Romantic Couples' Massage

Inhale, exhale and let it all go! It's time to relax this Valentine's day. Check out a romantic couples' massage for the two of you, complete with champagne and chocolates at Destin's Beverly Hills Day Spa, (850) 654-8544. Or at Hand & Stone Massage and Facial Spa in Destin, enjoy a free added enhancement to your massage. Valentine's Day gift cards also available. Call (850) 462-5603 for more details.

Romantic Sunset Sail

Enjoy a romantic sail and take in a breathtaking view of the sunset over the Gulf of Mexico this Valentine's day. Check out www.sailingindestin.com or call Captain Pam Kane at (850) 368-5921 for more information.

Date Night at Painting With a Twist

Paint a unique date with your better half! Why not add a little color and mix things up a bit for Valentine's Day? Bring your favorite BYOB beverages and finger foods, plus the fun that comes with trying something new. You'll take home a great painting and even better memories. All the painting supplies, canvases and step-by-step instructions are included. You and your partner will create a complimentary set of masterpieces—together. Find a paint night theme that makes your heart skip a beat, then sign up. Your Picture-Perfect Date Night Awaits! Check out paintingwithatwist.com, or call (850) 226-7218.

Destin Harbor Sunset Tiki Cruise

If you're looking for a unique



experience for your special someone, the Sunset Tiki Tour is all romance. Bring your favorite snacks and beverages and relax as Destin Tikis takes you on a cruise through the aquamarine waters of the Destin Harbor, floating and witnessing a breathtaking sunset to remember. Call (850) 200-0573 or visit cruisin-tikisdestin.com.

Timberview Helicopters

Why not do something completely different for Valentine's Day? Check out destinhelicop-



ters.com or call (850)774-0991 to book your very own Destin beaches helicopter tour for magnificent views of emerald green waters and sugar white beaches from the Harbor east along the coast! 15 miles - \$89 per person. Don't forget the 10% locals discount!

The Island by Hotel RL Concert

Valentine's Day Weekend Concert featuring Frank Sinatra Tribute, Tony Sands will have us falling in love with Frank Sinatra all over again! Tony Sands has been performing Frank Sinatra's greatest hits worldwide for more than 20 years. Saturday, February 13 from 7:00 - 8:30 p.m. in the Aruba Ballroom, The Island by Hotel RL, 1500 Miracle Strip Pkwy SE, Fort Walton Beach.

TICKETS: \$25.00 | Purchase by calling (850) 337-9171 or stop by The Island.

Attendees may also choose to

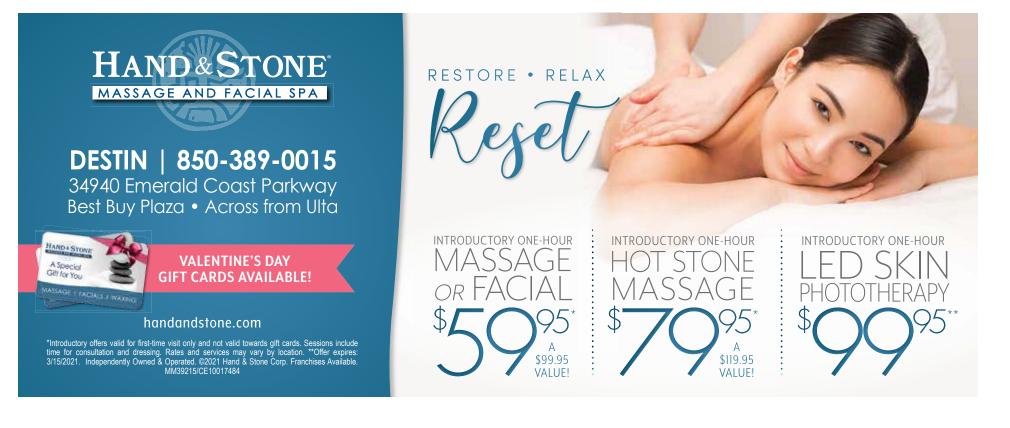
enjoy a special three-course dinner that evening at Fish House. A special Valentine's Weekend accommodations package including food and beverage credit and champagne is available for a romantic weekend at the hotel. Book directly through TheIslandFL.com for special rate with code ROM, and in addition to 30% off, The Island will gift you champagne and a \$40 food and beverage voucher.

Fun For The Young At Heart

With mini-golf, go-karts, bumper rides, tot rides and big thrills like bungee jumping and sky flying, you'll have plenty of flutters and laughs at The Track Family Recreation Center. Great for couples of all ages—an adventure for memory-making this Valentine's Day! Visit funatthetrack.com, Destin location or call (850) 654-4668.

Valentine's Day Dinner Cruise Aboard the Solaris

Dine. Dance. Cruise! Enjoy three exclusive Valentine's Day events aboard SunQuest Cruises' Solaris Yacht. Cruising from the Sandestin Golf and Beach Resort at the Baytowne Marina, the Solaris will cruise both Saturday, February 13th and Sunday, February 13th and Sunday, February 14th at 5 p.m. for dinner and features a special three course Valentine's Day menu. (850) 650-2519.



The community



BY GAIL PELTO

This is a reminder article because the timing is good. A few years back, I wrote a three-part series in Destin Life on "why" real estate is a great investment vehicle. I called it the A.C.E.S Plus of Real Estate and here is what the acronym stands for and why A.C.E.S. is timely:

A=Appreciation. Normally real estate goes up in value, thus off-setting inflation.

C= Cash flow. We can rent a property out and have some extra cash flow every month, AND somebody else paying the bills.

E= Equity build-up. If you have a tenant paying you rent, not only are they giving you cash flow, but they're also paying down that mortgage – that's allowing you to own your investment property free and clear much faster and it never comes out of your own pocket.

S=Shelter your taxes. There are some great tax benefits from owning investment real estate that might offset other income you make.

The Plus=leverage. With real estate, if you buy a \$300,000 condo or home, all you have to put down is between 5 and 25% of your total investment and you still own an asset worth \$300,000 And you have the tenant paying off your mortgage and the government is giving you some terrific tax benefits.

Now is a really good time to revisit the ACES for a few reasons: One, it's a great time to pick up a short-term and/or a long-term investment property in our area. It's reported that 1000 people a day are moving to Florida and they've gotta live somewhere! Plus, we're getting more visitors during this health event, because many now can work from home and, better yet, from our beaches! And two,



if you have equity built up in your home, with interest rates so low, doing a cash out refinance might be a great way to buy an investment property with little or no out-of-pocket monies. What a great way to start or add to your investment portfolio, right?! So, if you are thinking about investing, it's the perfect time to stop thinking and act now! Call me—I can help you navigate through the process. You can also find the complete A.C.E.S. Plus of real estate investing articles on the *Destin Life* website – go to mydestinlife.com and search A.C.E.S.

Full disclosure...although I'm a great real estate agent, I am not a CPA, attorney or tax advisor. So, please seek the advice from a person who is confident and licensed in those areas before making any investment decisions...and do that soon!

Gail Pelto is a full-time real estate agent with Keller Williams and a board member with both the Mattie Kelly Arts Foundation and The Rotary Club of Destin. If you have questions about real estate, call her at (850) 374-0454.

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Wanna Grow Your Wealth?

🔅 Community

Christmas Bird Count 2020

By MALCOLM MARK SWAN

Lots of people turned to bird watching during the past year, seeking enjoyment and relaxation. Tree swallows, bluebirds, finches and other birds are doing their part to lift human spirits.

Many of our area locals participated in The Christmas Bird Count, the longest running citizen-science program that provides data useful for scientists to evaluate population fluctuations and trends. This year was the 121st Count (nationally) since the program began.

In the 1900's, hunters engaged in a holiday tradition known as the Christmas "Side

Hunt." Whoever brought in the biggest pile of feathered (and furred) quarry won. Conservation was in its beginning stages in that era, and many people were concerned about declining bird populations. Beginning on Christmas Day 1900, ornithologist Frank M. Chapman of the then-nascent Audubon Society, proposed a new holiday tradition, a "Christmas Bird Census," that would count birds during the holidays rather than hunt them.

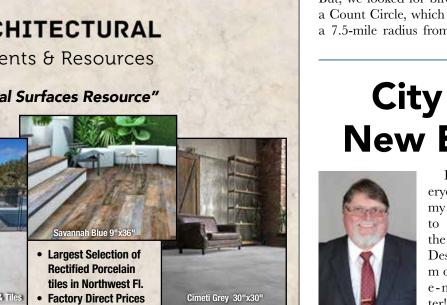
Destin/Niceville/ In the FWB area, 126 species of birds were seen by 28 people on December 19, 2020, during the Choctawhatchee Audubon



Christmas Bird Count (CBC). The annual CBC is held nationally during a two-week period







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near Christmas and organized by the National Audubon Society.

Several uncommon birds were observed including a male Black Scoter (a duck), a Ruby-throated Hummingbird and two Rufous Hummingbirds at feeders, a Semipalmated Plover, a Spotted Sandpiper, a Lesser Black-backed Gull, a Black Skimmer, a male Vermilion Flycatcher at the FWB Recreation Center, four Red-breasted Nuthatches and two Purple Finches (a good year for both species so far south), two Yellow-throated Warblers, an Indigo Bunting, and one species never before recorded for our count, a Western Meadowlark.

Our day was sunny and calm with the temperature between 45° and 63°F. Our 19 birding parties covered 45.4 miles on foot and while driving. We spent 63 hours of daytime birding and three hours of owling (at night). For Covid-19 safety precautions, we social distanced, had no public gathering, and birded alone or with immediate household members.

What is normally a social event, which pairs volunteers new to birding with more experienced birders, had to be altered this year. Carpooling outside related family members was discouraged, and the count zones were divided into smaller areas.

This year we skipped our wrap-up chili dinner and lost the opportunity to share each other's company and sightings. But, we looked for birds within a Count Circle, which locally is a 7.5-mile radius from a point south of the Destin Fort Walton Beach Airport. We do not try to count every bird in the Count Circle; instead, we count birds and keep track of our time and travel so that scientists can study numbers of birds per hour and miles of birding.

We counted 5463 individual birds. This is unusually low; during most years our counts of about 28 species each average more than 200 birds. This year we counted more than 200 birds for only six species: Double-crested Cormorant, Brown Pelican, Laughing Gull, Eastern Bluebird, American Robin, and Yellow-Rumped Warbler.

Our counts of about 100 species were low compared to their average counts over the history of the local count (likely attributable to our reduced hours). However, our counts of two species, Tree Swallow (97 counted) and Eastern Bluebird (213 counted), were much higher than the local averages.

The Christmas Bird Count is only one of the fun bird outings that people participate in. Next up is the worldwide Great Backyard Bird Count this month. Until last Spring, the Choctawhatchee Audubon had led free local morning field trips during non-summer months. We hope to resume field trips in the Fall. We welcome participation in any of our events from all interested parties. For information visit our websites: www. ChoctawhatcheeAudubon.org and www.facebook.com/choctawhatcheeaudubon/ To view the historical data for all Christmas Bird Counts, go to netapp. audubon.org/cbcobservation.

City of Destin's New E-Newsletter



Hello everyone! It is my pleasure unveil the City of Destin's first monthly e-newsletter! We are excited to

provide a more user-friendly version to share City updates and keep our community informed on issues of interest. It will include information on City sponsored events, partnerships, Council actions, and status reports on high priority projects. To sign up, please visit www. cityofdestin.com and click on the Notify Me tab.

Sincerely, Lance A. Johnson, City Manager

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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.

The community



By Victoria Ostrosky

"I don't understand!" Jack whined. "I just don't. Why is buying flood insurance so hard?"

"I hear you," replied Megan. "All insurance can be confusing, and flood insurance is no different. Let me try to explain it in layman's terms to make it a little easier."

Megan, Jack's insurance agent and friend, also conducted CE classes for some of the local Realtor offices in the area, so she knew her stuff. She took the time to teach Jack all about flood insurance and started by indicating that Flooding is the #1 natural disaster every year and anywhere it rains, it can flood.

"Let's break the subject up into several pieces, ok? We'll start with what flood zones are, the difference between zones and designations, what is the CBRS, and the difference between the NFIP, the federal flood program, and private insurers."

Everyone Lives in a flood zone. The most common flood zones here in the Panhandle are zones A, AE, V, VE, and X. X means moderate to low-risk areas while the others listed are in a Special Flood Hazard Area (SFHA) or high-risk areas. What this means to you is that if you have a lender and if the property is in a zone other than X, it's in the SFHA and flood insurance is mandatory. In most instances, for properties in an SFHA, an Elevation Certificate is recommended and sometimes required to obtain the best premium.

What Flood Zone Do You Live In?

What is the NFIP? NFIP stands for National Flood Insurance Program and is part of FEMA. All flood policies written through the NFIP, no matter what carrier's paper it's written on, will have the same rates since they are set at the federal level. FEMA periodically updates the flood maps, and a property that was in an X zone, might be changed to AE or vice versa. Here is a site you can use to locate your home's Flood Factor, www.floodfactor.com. *The Flood Factor model is designed to approximate flood risk and not intended to include all possible risks or mitigations of flood.

Elevation Certificates are im-

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portant. An Elevation Certificate (EC) is a type of survey done by a licensed survey company. They calculate how many feet and inches above or below base flood elevation (BFE) the house sits. The accuracy of your flood quote is in direct correlation to the readings on the EC. Elevation Certificates can be new or old as long as they're legible.

What about designations? CBRS stands for Coastal Barrier Resource System. This designation recognizes specific protected coastal areas. Over the years, many believed too much development was being encouraged and federally subsidized. "To remove the federal incentive to develop these areas, the Coastal Barrier Resources Act (CBRA) of 1982 and subsequent amendments designated relatively undeveloped coastal barriers including the Gulf of Mexico and many parts of our local area. These areas are ineligible for most new federal expenditures and financial assistance. CBRA encourages the conservation of hurricane prone, biologically rich coastal barriers by restricting federal expenditures such as federal flood insurance." (https://www.fws.gov/cbra/)

The CBRS designation can be in any flood zone. What this means to you as a homeowner, is that the NFIP will not write a flood policy, no matter what the flood zone is if the property is in the CBRS.

What is private flood? In our area, we began to see more private flood insurers enter the market a few years back. They are separate from the NFIP and usually offer higher coverage limits and loss of use that the NFIP doesn't. The maximum coverages through the NFIP for residential homes is \$250,000 for the structure and \$100,000 for the contents. For homes of higher value, excess flood can be purchased. Private flood insurers can write up to the replacement cost of the house. However, there are limited private insurers who will write in the CBRS, and premium can be much higher.

So, when it comes to flood zones, designations, and policies in Florida, the bottom line is this: any flood zone other than X, if a lender is involved, will require flood insurance. ECs are usually needed to get an accurate quote. If the property is in the CBRS, no matter what zone it's in, the NFIP will not write a policy, and many private flood insurers won't write one either.

"Does that help any, Jack?" asked Megan.

"I think so," said Jack. "So, you're saying that even though the house I'm buying is in an X flood zone, because it's in the CBRS I can't get flood insurance through the NFIP?"

"That's right. The good thing is that your lender won't require flood, but the bad thing is that unless I find a private carrier who will give us a quote you're willing to live with, you won't have flood protection. Let me submit an application for you and see what we can do."

Because it can flood anywhere in Florida, we always recommend flood insurance, so when you're looking to purchase, talk to your insurance agent so you will know up front what the cost of flood insurance will be.

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

The Ride of Your Life!

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The community

LOVE

continued from page 2

behaviors; behaviors will determine your outcome." And as they tell me their story while traveling in their RV, Bob and Myrna say that they are at their best today even after 50 years.

"You have to let yourself be vulnerable, and don't go looking for it. The best ones find you. Our life together is definitely a love song, or better yet, all the love songs together." - Chris Fichtl

I get to write my own love story and it's one I have been ready to write my whole life. I am engaged! Like the words of the song by Matt Stell, "Cause every single day, before I knew your name, I couldn't see your face, but I prayed for you."

Chris and I met through one of my best friends (since 5th grade) and her husband, who has been Chris's best friend for 10 years. I had been hearing about him and, apparently, he had been hearing about me,



Chris Fichtl and Lauren Cantanese

too—for years. And when divine timing aligned, he finally called me last fall. I had already been writing down and visualizing the man I wanted to meet. And it was apparent within the first few phone calls that he might be just that man. Our relationship began over the phone because of distance. But, because of that, we were able to build a foundation based on connection, communication and authenticity. We easily talked for three to four hours at a time. His friends and family even noticed and said they'd never seen him so happy. Non-disclosing at first, we kept our relationship a secret to give ourselves time to learn more about the other without any outside influences. Chris says he fell in love with me the first time we talked and that he has never been so completely happy and at peace.

It's true we felt like we had known each other our whole lives. My friend had even told him that we would end up getting married. She felt we shared the same soul; she was correct. He was everything I wrote down I wanted, what I didn't know I needed, and then some. Meeting in person the first time confirmed our connection and we knew we "had found the one." Our lives, our kids and our families fit together like one big puzzle piece that had been there just waiting for us to pick it up. Chris says it's like, "my soul saw you and kind of went, oh, there you are. I've been looking for you all my life." The poet Rumi says, "Lovers don't finally meet somewhere; they're in each other all along." I couldn't agree more. I am so excited to marry this man. We both feel we are

the luckiest to have each other in our lives and can't believe the other is real, that we actually exist. His love is a gift, a blessing from God and I have promised to tell him that every day.

It's a choice. Love is a choice, and we are committed to putting love first through it all. Love finds love. And it brought us right where we were meant to be, igniting within each of us a spark that beams from heart to heart.

When we consciously make the choice to choose love, we are also choosing to believe in love. Life wants to bless us. Life wants us to experience a deep love. It IS possible. It starts with hope coupled with trust, faith and surrender, softening when we want to harden, communicating when we want to blame. In choosing love every moment, we can. Choose love daily and feel the grace of God fill you up in ways you didn't know were possible. Your love story is next.

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Investing in Greener and Cleaner Energy



By Maurice Stouse, Financial Advisor and Branch Manager

Investors are, and have for some time, been hearing and seeing a lot about green and clean energy. Green energy is also known as renewable energy or not expendable like a fossil fuel. Examples of green or renewable energy include solar energy, wind energy and hydroelectric energy. These are not only considered green, as in good for the environment, but also clean in that the carbon emissions are low to none. As industrialized nations look to ensure the quality of their air, green energy sources are growing in focus and importance. Cleaner energy, while not necessarily green or renewable, has much lower emissions. The best example of that is natural gas.

As the world continues its focus on greener or cleaner energy, an increased demand has been placed on these sources. Electric utilities, which produce the electricity for homes, businesses and now cars historically have depended heavily on coal to generate electricity. Simply put, they would make electricity by burning coal which creates the steam that turns the turbine that produces the electricity.

Coal has been replaced at an increasing rate by wind, solar and natural gas and this is likely to continue and accelerate. Add to that, the new administration in Washington is placing great emphasis on green energy and that has implications for investors as well. We will attempt to cover those for you here.

WIND ENERGY. Have you ever seen the huge windmills that might dot the scenery as you drive across certain areas of the country? They are prevalent in the desert. (Driving from Palm Springs to Los Angeles you can see hundreds of them from Interstate 10). Those are known as windfarms. And you are beginning to see several dot the waters offshore as well. Many large oil and gas firms have significantly increased their investment in wind energy. They are doing this by investing in wind farms as well as investing in or buying smaller companies that specialize in wind energy. There are stocks that investors can explore as well as funds that invest in wind energy. Those huge blades turn in reaction to the wind that generates the force to turn the turbine to create the electricity. This is seen as a renewable source as well as environmentally better. One caveat: As the wind blades reach the end of life, their disposal is typically done so by burying them and they cannot be recycled.

SOLAR ENERGY. Solar energy, simply put, is using the sun as it interacts with special panels that make electricity that is used by utilities in their system or stored in a battery. Solar energy can also be used to heat water as well. There are a multitude of companies that have sprung up as well as major investments being made by established energy firms. Solar's growing advantage is its cost. A recent report produced by Wood Mackenzie states that by 2030, solar is likely to be the cheapest form of energy to produce. Aside from that, the only known concerns are the batteries (the availability and environmental impact of extracting the special materials required to make them) and their disposal.

HYDROELECTRIC EN-**ERGY.** This form of renewable or clean energy is created by the building of dams that build up a water supply which runs over or through the dam. Again, this energy is created by the turbines that create electricity. This type of renewable energy has been about for some time. There are several examples around the nation, the Hoover Dam is a famous example. There are also many that are along the Columbia River which runs between Washington and Oregon. The Tennessee Valley Authority, according to TVA.com was created in the 1930s. It has a network of dams that supply renewable electricity to many parts of the southeastern U.S. It also supplies other forms of electricity. The criticism that hydroelectric power sometimes draws is that it disturbs the natural environ-



ment and can have long term implications as a result.

NATURAL GAS. Natural gas has sometimes been referred to as a transition energy mainly for electric utilities to burn in place of coal (and eventually relying more on wind and solar as an example). Natural gas consumption (along with wind and solar) has proportionately replaced coal at many electric utilities for the past decade. Many expect this trend to grow. Natural gas not only has lower emissions, but it is seen (at least currently) as cheap and abundant. Many U.S. and international firms have developed extensive search and production capacity as a result. Natural gas is now produced in a liquid state (liquified natural gas or LNG) making it more easily transportable overseas. An increasing amount of the energy demand from China and India (and others) is being met by LNG. There are investment opportunities through stocks and funds should you want to make that part of your allocation.

We have not touched on nuclear energy, which has some significance in electricity generation in the U.S. and in some places in the world. Many U.S. utilities still utilize nuclear energy. France is heavily dependent upon nuclear energy. According to France 24, nuclear energy makes up 75% of its energy generating capacity. French President Emmanuel Macron, however, has pledged to reduce that to 50% by 2035. Will that come from green or clean energy?

Changes in types of energy consumption also are being driven by electric vehicles (EV). Many EV stocks saw significant appreciation and growth in 2020. That was driven by the attraction to clean burning vehicles, but also the innovative artificial intelligence utilized in those vehicles. The future potentially includes autonomous driving vehicles as well.

According to the IEA, the top three consumers of energy in the world (in order) are China, the USA and India. These countries most likely will consume more energy by 2030 than they use today. The question becomes what forms will that energy take? It is likely to be an increase of all three of the sources spoken to in this writing. Investors and or their advisors can do additional research and help plan as to whether these investments might play a part in their long-term plan.

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

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Destin Chamber Installs 2021 Board of Directors

Taking the helm as Chairman of the Board is Jerry Sullivan of Century 21 Blue Marlin Pelican. In addition to Sullivan, the 2021 Executive Committee includes Chairman Elect Jennifer Gutai Comella of Hand Arendall Harrison Sale, LLC: Immediate Past Chairman Dion Moniz of Hand Arendall Harrison Sale, LLC; Treasurer Christian Carlee of Trustmark National Bank; Vice Chairman of Community & Tourism Development Jenni Brunson of Okaloosa Gas; Vice Chairman of Government & Economic



Affairs Monica Autrey of Destin Water Users, Inc.; and Vice Chairman of Membership Jason Belcher of FNBT Bank. Directors include Kevin Bowyer of Warren Averett; Jason Hall of Five Channels; Shannon Howell of Henderson at Crystal Beach, LLC; Denise Kendust of Fort Walton Beach Medical Center; Whitney Lee of Social-Lee PR & Media Co; Jearl Mc-Call of Emerald Bay Golf Club; Tanya Rauch of The Pointe; and Lt. Chad Rewis of Okaloosa County Sheriff's Office. Chairman's Appointees are David Butler of Faith Assembly Christian Church and Bobby Wagner of Trees on the Coast. Special Appointee for Military Affairs is retired Col. Kim Wintner.

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Teen Dating Violence Month

DID YOU KNOW statistics show 1 in 3 adolescents in the U.S. is a victim of physical, sexual, emotional or verbal abuse from a dating partner. And, 1 in 10 high school students has been purposefully hit, slapped or physically hurt by a boyfriend or girlfriend, with 80% of girls who have been physically abused continuing to date their abuser.

Teen dating violence abuse can occur in several ways emotional/verbal, physical, sexual and/or stalking. Digital abuse is now being practiced using technology to bully, threaten or intimidate a partner with texting, social media, apps, tracking and more.

That's one of the reasons why the Emerald Coast Children's Advocacy Centers (EC-



CAC) in Okaloosa and Walton Counties have monthly prevention and awareness programs to help children, teens and families. This is an issue that impacts everyone, not only teens, but their parents, teachers, friends and communities as well.

Jasie Landeros, who heads up the prevention/awareness department as ECCAC's Outreach Program Manager, com-

mented, "This subject ties in well with ECCAC's on-going Teen Safety Matters program that we do in-school, in grades 6-12, in Walton and Okaloosa schools. We can help make students aware of the 'red flags' in their partner that may indicate an unhealthy relationship, teen dating information, and what to do if they are in an abusive relationship.

Information and resources can be found on-line at www. teendvmonth.org."

For further information, visit www.eccac.org, or email or call Jasie Landeros at Jasie@eccac. org, 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.



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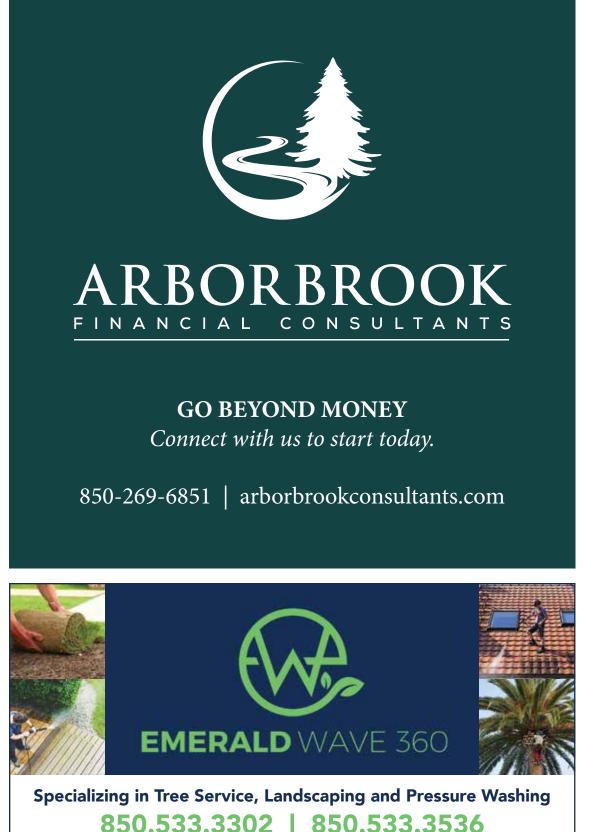
Your Goals and Plans Fail Without This

By Courtney Lindberg, Arborbrook Advisors

There is a popular phrase among Financial Planners: "People don't plan to fail, they just fail to plan." Here it is February and many of us, including ourselves, set goals in January that have already gone off track or been forgotten altogether. Sometimes we just give up too easily or have a lack of discipline, but I think many times life just gets in the way. Something unexpected happens, throws a wrench in the plan, and when we get off track so early on in the process, many of us don't get back on. We didn't expect distraction or prepare for the unknown.

I'm guilty right now of this. A new baby and unexpected relocation interrupted my gym routine. Before I knew it, it had almost been a year since I'd been in. Regardless, I made a goal for myself in January that I would get back into a good gym habit and in the second week, I went in on a Tuesday, did a light workout, then left and headed into town to run some errands. On the way there someone pulled out in front of me. I slammed on the brakes, veered when I realized I wasn't going to stop in time, and plowed into them.

When I opened my eyes, smoke was coming into the car and I could hear, through the



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ringing of my ears, someone asking me if I was okay. It took me a minute to realize what had just happened. "I'm okay," I was telling someone. I unbuckled, and slowly got out. It didn't feel like anything was broken, except the car. Accidents happen. Sometimes we just don't see what's right in front of us. Sometimes we do, but it's too late and no matter what you do...crash.

I just keep thinking about how fast it all happened. It feels a little dramatic for me to call the accident a near-death experience. Maybe near-brokenbones, but I don't think death. However, the speed and intensity of the unexpected certainly has quieted my mind many times since then. I had a goal, I even had a plan, but life still happened and I'm off track again. It just happened so fast.

I believe that sometimes our smaller plans and goals are interrupted to reveal the existence of, and maybe the need of, a much bigger plan. Sometimes the unexpected happens to open our eyes and pause us long enough to breathe and look around. Goals are good, plans are better, relationships are best. Goals get accomplished through good plans. Good plans keep you on track. Good relationships help you get back on track and keep you there.

"Though one may be overpowered by another, two can withstand him. And a threefold cord is not quickly broken."

We've recognized this and our call to give regardless of if we receive in return. Starting this month, we will begin hosting a monthly conversation on Facebook to talk about money and what it looks like to make financial goals and plans with your faith (the greatest relationship) in mind. Goals are good, plans are better, but relationships are best. Join us, and together, we can discover and live out what it means to Go Beyond Money.

Find us on Facebook.com/ arborbrookfinancialconsultants or visit Arborbrookadvisors. com/gobeyondmoney.









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Herschel Walker to Speak at 2021 ASA Banquet!

52nd Annual Banquet to be held at the Mattie Kelly Arts Center Feb. 20 from 6-9 p.m.

By Lori Leath Smith

Each February, many of the area's top high school, collegiate, amateur, professional, Special Olympics athletes, and individuals who have fostered youth activities are honored during the annual All Sports Association's (ASA) Awards Banquet.

The ASA is a Northwest Florida non-profit organization whose primary mission is to help raise money for local youth-oriented non-profit organizations with an emphasis on sports programs. The annual awards banquet is used to identify, then recognize and honor some of the finest athletes from Northwest Florida who are contributing to their sports and their community.

The recognized individuals not only excel in their sports, but also are at the top in academics and community involvement.

The ASA is synonymous for attracting the likes of NFL and MLB MVPs, Hall of Fame coaches, Super Bowl quarterbacks, award-winning journalists and LPGA major champions. And this year is no exception. Now that coveted list includes one of the best college football players of all time-former Heisman Trophy winner, Herschel Walker, joining other big-name speakers in most recent years such as Bo Jackson, Tim Tebow and Herm Edwards.

Walker played for the University of Georgia, earned consensus All-American honors three times and won the 1982 Heisman Trophy. He ran for 1,616 yards with 15 touchdowns as a freshman in 1980, leading the Georgia Bulldogs to a 12-0 record and national championship, winning against Notre Dame in the Sugar Bowl. He ran for 1,891 yards as a sophomore and 1,752 as a junior when he won the 1982 Heisman Trophy. During his three-year collegiate career, Walker set 41 Georgia, 16 SEC and 11 NCAA records. Georgia was 33-3 during his three seasons playing and he was ranked No. 1 by Bleacher Report and Sporting News, and No. 2 by ESPN.

Walker began his professional football career with the New Jersey Generals of the United States Football League (USFL).



He later joined the NFL's Dallas Cowboys and also played for the Minnesota Vikings, Philadelphia Eagles and New York Giants during his professional career. In 1989, Walker's name became synonymous with the largest trade in league history. He was inducted into the College Football Hall of Fame in 1999.

Walker is now president and Chief Executive Officer of H. Walker Enterprises and Renaissance Man Food Services and also serves on the President's Council on Sports Fitness and Nutrition.

The 52nd Annual Banquet will be held at the Mattie Kelly Arts Center on Feb. 20 from 6-9 p.m.

Other events include the 2021 Buck Smith FCA Breakfast on Feb. 20 From 7-9 a.m. at the Mattie Kelly Arts Center. And The 2021 VIP Golf Outing will be held on Feb.19 from 11 a.m. – 4:30 p.m. at the Fort Walton Beach Club.

This year's FCA breakfast speaker is Tim Hiller who currently serves at Stryker Corporation-a Fortune 250 medical device company where he has held leadership roles in global service, talent management and sales. Formerly a head high school football coach, Tim spent time with four NFL teams, primarily the Indianapolis Colts. He is a two-time graduate of Western Michigan University where he was an Academic All-American quarterback and winner of the Wuerffel Tro-



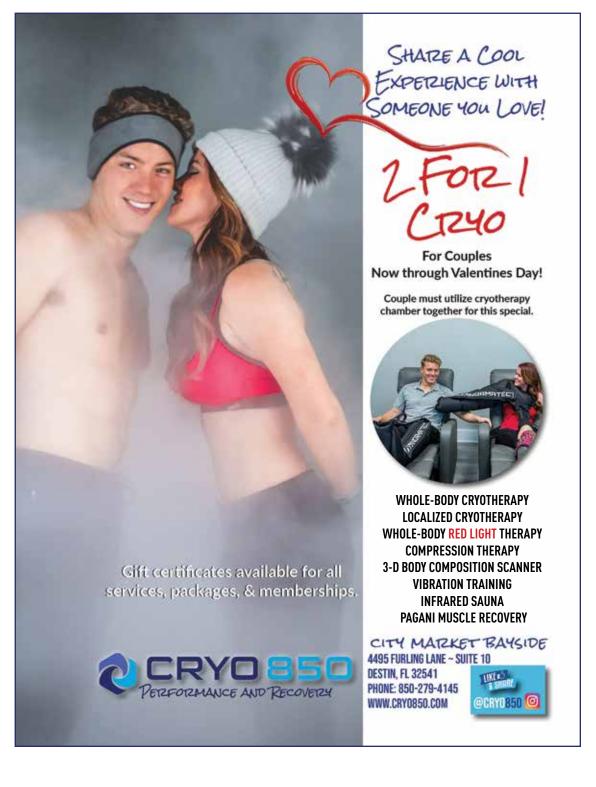
phy. He enjoys serving in his community through coaching young athletes at Next Level Performance, volunteering at the Kalamazoo Gospel Mission, and through sharing his book "Strive: Life is Short, Pursue what Matters."

Through the efforts of the annual All-Sports banquet and

summer golf tournament, and in addition to supporting our local high school athletic programs, the association helps fund numerous worthwhile sports organizations and charitable causes. The primary beneficiaries are the Boys & Girls Club of the Emerald Coast, Special Olympics Florida- Okaloosa, Eleanor J. Johnson Youth Center and Okaloosa Walton FCA.

For more information, visit allsports association.org.





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Travel



By JoDell Haverfield, Have Travel Memories

Relax, you can't turn me in, because I wasn't at the capitol on Jan 6, 2021. I know February is Valentine's Day. However, I can't ignore the current vibe in our Nation's Capital as we enter the month of love, heart shaped candy, chocolates, cuddly PJ's and teddy bears. So, please hear me out.

Little did I know when I hosted a girl's trip to Washington D.C. in April 2019 just how much things would change less than two years later. The cherry blossoms might be the only thing recognizable in D.C. by this coming spring.

There was quite a different atmosphere in that beautiful city the day we toured one of the most architecturally and symbolically important buildings in the world that has housed the Meeting Chamber of the Senate and the House of Represen-

I Was at the Capital

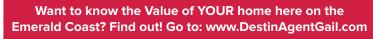


tatives for over 200 years—the U.S. Capitol Building. We were lucky enough to get passes from Senator Marco Rubio's office to watch Florida's own Rick Scott in action on the Senate floor that day.

Later, once we passed through security, we were welcomed into the White House and given free rein to peek into her historic rooms and take pictures. It was a warm sunny day as we looked out the windows at her manicured lawns and flower beds. Today, the White House is surrounded by thousands of soldiers and concertina wire fences. There are no tourists, and the city resembles a ghost town.

I like to say to people, "You Have to Travel to Truly Live and Memories Last Forever." This rings especially true to me today, as I reflect on my memories of this trip. While I had traveled to many places and other countries in my life, I had never been to our nation's capital.

It was humbling to visit the



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National Archives Museum and view the original 232-year-old document of our Constitution, the longest surviving written charter of government, a document that some in our government now wish to change. I will never forget the view of the beautiful Lincoln and Washington Memorials lit up at night, or how I felt as we reverently walked the hallowed grounds of Arlington Cemetery to lay flowers at the marker of a soldier who was the husband of one of the participants in our group. My heart ached as I looked over and saw a horse drawn caisson wagon pulling someone else's loved one to be laid to rest.

This Valentine's Day 2021, I am thinking of my friend and of all those whose loved ones have served or are serving to protect our country including those called to serve in Washington D.C. today. This February, I am thinking of how we should love one another. You do not need an excuse to buy a box of chocolates or flowers for yourself, a loved one, a friend, a neighbor or someone else. So, Happy Valentine's Day to everyone reading this editorial, no matter who you are.

If you want to travel closer to home and you're a fan of the Food Network and HGTV, then you will love our next hosted trip to visit Pioneer Woman and Magnolia Market May 1-8, 2021. For more information, visit our website havetravelmemories.com, click on Travel Agency at the top of the page or email me at jodell@havetravelmemories.com . You can also see more of our upcoming trips for 2021-22 & 23 and don't forget to visit our Facebook, too. Facebook. com/havetravelmemories.

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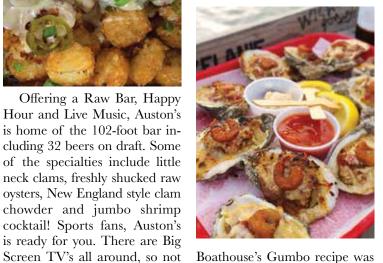
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and more) along with pastries and muffins. For lunch, choose from a variety of burgers, sandwiches and salads. You will love the full-service coffee shop, offering everything from hot or iced fresh, local Amavida coffee to espresso and lattés. And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

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internationally and seasonally inspired small plates. Holi not only uses authentic Indian spices, but also customizes the spice level for greater experience. The menu is available online with orders available for takeout or pickup.

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Island Wing Company Grill & Bar



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curbside delivery has you covered.Your Island awaits you... **SPECIALS**

Daily Happy hour 3-7pm and 7pm-close. Happy Monday! Kids eat free. (Free kids meal with adult entrée purchase) and Happy Hour All day long. TWOsday was made for TACOS! Enjoy two tacos with reggae rice for \$8.95 Choose from Jah'mon Jerk, Maui Wowwie Mahi, Buffalo Chicken and Baja Fish. Wednesday is flatbread special day. Enjoy \$3 off their five famous flatbreads. Pairs well with \$3 house wine or 1/2-priced bottles.

-(850) 837-2999 981 U.S. Hwy. 98, Destin islandwing.com

La Famiglia Restaurant



La Famiglia has earned a reputation for serving some of the finest homemade Italian dishes on the Emerald Coast including Veal Parmesan, homemade

pastas and raviolis and antipasto. Not to be missed, La Famiglia is a local favorite for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingredients. A big appetite? Try the hand-stretched, 2 ft. pizza on for size! Simply a great place to take the family out for a genuine, Italian pizza experience and memory-making.

SPECIALS

Lunch Menu starts at \$7.99 Wine Down Wednesdays \$3 glass of House Wine all day and 20% off bottle of wine

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

Landshark's Pizza



Hey Sports Fans... Hungry, Thirsty, maybe a little of both? Come in and visit Landshark's Pizza. Owners Brian and Sue Continued next page





on the Docks **Daniel Boone Rusty Hammerstrom**

BREAKFAST SERVED DAILY 7 Days a Week, 8 am until 11 am

ONLINE ORDERING AT WWW.ISLANDWING.COM Hassmann have created the locals' favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's plenty of seating for everyone and TV's galore, plus fun and games all week long. Sports fans from all over come and watch all their favorite teams on countless regional and national sports networks including College and Pro Football, Basketball and more. And there's a fully stocked bar with 95 different bourbons and 30 beers on draft!

SPECIALS

Weekly specials include music bingo on Tuesdays at 7pm; Wingsday and Bourbon Club Wednesdays! Award-winning wings all you can eat for \$.89 cents each, and \$2 off top shelf

bourbon selections! (850) 424-6743 300 Harbor Blvd., Destin landsharkspizza.com

Supermarket & Taqueria Mi Gente'

Open for breakfast, lunch and dinner, Mi Gente' is one of Destin's hottest dining spots for the whole family and friends to enjoy. With fresh ingredients and homemade recipes, this fun and festive restaurant will instantly



capture your heart. Serving up huge portions, you can choose from an incredible select menu offering a diverse selection of delicious food from different Latin-America countries. Taqueria Mi Gente' is a treat you just have to experience for yourself. Enjoy a drink from the cantina, try a few tasty options on the menu. Take a walk through their amazing and diverse supermarket and fresh meat department where you can buy a variety of Latin America groceries to take home. Get your fresh Tamales here! Open 7 days, 9am-9pm daily.

SPECIALS

Chili Relleno Tuesdays! Come in for 2X1 Margaritas! Menudo Domingo de

Menudo Domingo Menudo Sundays! (850) 842-2992

733 Harbor Blvd., Destin

Tailfins Waterfront Grill

Announcing the GRAND OPENING of Tailfins' Sushi & Raw Bar with amazing Happy Hour Sushi prices including: \$5 Sake Bombs and \$5 Select Sushi Rolls! Watch the Sushi chef make it right in front of your eyes! And, with multiple levels offering stunning views of the Destin Harbor and your favorite foods and drinks, locally-owned Tailfins' Waterfront Grill delivers an incredible mix of friendly and fun atmosphere—a magical combination for watching your



favorite teams and enjoying the entertainment with Live Music to kick back and enjoy. Rusty Hammerstrom performs every Wednesday & Friday. Daniel Boone is live every Thursday & Saturday. Featuring multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk, Tailfins is your go-to destination for all sports fans with Huge Big Screen TV's everywhere you look so you can watch your favorite teams all season long. Start your day off right with Tailfins breakfast every day from 9am - 11am! Enjoy a classic breakfast with bacon and eggs or add a little flair to your morning with Chicken & Pancakes, a Seafood or Cajun Omelette and even a Kids Smiley Pancake! So, come on in for Sushi, breakfast or regular menu all day long!

SPECIALS

Happy Hour Sushi: \$5 Sake Bombs and \$5 Select Sushi Rolls!

Scrumptious Early Bird Dinner Specials M-F from 4-7pm include Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95. Happy Hour from 4-7pm Mon. - Fri. featuring \$15 Domestic Bottle Buckets and \$7.99 Pitchers, \$5 House Wines and Well Drinks and \$5 Long Island Iced Teas.

(850) 650-1200 On the Harbor in Destin 172 Harbor Blvd. tailfinsdestin.com

Tequila's Sports Bar & Grill

EAT, DRINK, FIESTA!! There's always a sport in season all year long! Tequila's is open and ready for you so on game day or any day, stop in. Ready to shake it up a little? And we mean literally - Tequila's Sports Bar and Grill has quickly



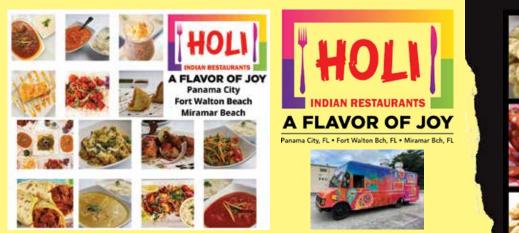
become a local favorite. Let them serve up some of their world class, jumbo sized Margaritas, sure to set the mood to watch your favorite game. Tequila's has some of the best seats in the neighborhood. Everyone's got a favorite...find your Mexican food fave here inspired by years of tradition and authentic spices such as the Tequila's Plate, Chili Con Carne, The Three Amigos and the new MASTER PARILLA-DA-a unique fusion of sports bar food and delightful Mexican dishes.

SPECIALS

Celebrate Taco Tuesdays with 2-4-1 Margaritas!

Lunch specials offered daily Monday - Friday for \$8.99. Open seven days a week for lunch, dinner or call ahead to place your take out and to-go orders.

(850) 279.6402 11225 U.S. 98 W., Miramar Beach tequilasmiramarbeach.com



HOLI Restaurants (A Flavor of Joy) serve a unique combination of Indian Cuisine and Indian heritage. Holi brings you a variety of dishes from different regions of India and our menu contains both vegetarian and non-vegetarian dishes.

OPEN

Tues-Sat 11am-2:30pm & 5pm-10pm & Sun 11am-3pm & 5pm-9pm

LUNCH SPECIALS

Tuesday - Friday 11am - 2:30pm

Look for our food truck: Holi on Wheels FOLLOW US ON SOCIAL MEDIA for updates and food truck locations

FORT WALTON BEACH Holi Indian Cuisine 280 Eglin Pkwy NE Fort Walton Beach (850) 362-6077 MIRAMAR BEACH Holi Indian Kitchen 10859 Emerald Coast Pkwy Miramar Beach (850) 353-2630 PANAMA CITY Holi Indian Grill 3102 W 23rd St. Panama City (850) 215-3030





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> DAILY SPECIALS Monday - Wednesday LUNCH SPECIALS available Mon-Fri 10am-3pm HAPPY HOUR Monday - Friday 3pm - 6pm

Check out our menu at ilovefatboys.com

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Five Ways to Add Seafood to Your Family's Diet

Eating U.S. seafood is good for your health, our economy and working waterfront communities

Fish and shellfish are a great source of lean protein. They're also rich in nutrients and omega-3 fatty acids that play a key role in heart, immune system and brain health. In fact, the latest Dietary Guidelines for Americans highlight that seafood is important for infant and toddler brain development. A healthy diet for adults, including pregnant women, includes eight or more ounces of seafood a week.

Follow these easy tips to up your seafood intake in 2021 and be sure to look for seafood harvested or farmed in the U.S. You'll support our nation's sustainable seafood industry and our working waterfront communities.

1. Start with Seafood

Jump start your day with seafood for breakfast. This can be as easy as adding your favorite fish or shellfish to your scrambled eggs or topping off your bagel with smoked salmon.

2. Swap Out that **Same Old Protein**

Jazz up your favorite recipes by swapping meat for fish and shellfish. Seafood is naturally low in saturated fats and high in key nutrients, making it a healthy and tasty protein alternative.

3. Reach for a Can

Canned seafood is versatile, convenient and budget friendly. Keep canned options like tuna, sardines, salmon and crab on hand to make quick meals rich in omega-3 fatty acids.

4. Go Beyond Fish and Shellfish

Whether you prefer not to eat animal products or are just looking for variety, seaweeds offer a lot of the same health benefits as other seafood. In fact, they are some of the only plant-based foods that contain omega-3 fatty acids. Seaweed farming is a rapidly-growing industry in the United States. Along with providing economic opportunities for farmers, seaweed production



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can also benefit local communities and the environment.

5. Cook Once, **Eat Twice**

With a little planning, you can stretch your favorite seafood products into two delicious dishes. Simply cook the fish or shellfish all at once, immediately set some aside in the refrigerator, and use that extra portion for a new dish the next day. Be sure to follow safety precautions for leftovers.

Credit: revrev (CC BY-NC-SA 2.0)

Find more recipes for the U.S. seafood you love on Fish-Watch.gov. Want to learn more about seafood but don't know where to start? FishWatch.gov also arms you with the facts about what makes U.S. seafood sustainable-from the ocean or farm to your plate. Get up-todate information on the status of harvested marine fish and farmed fish, and learn more about U.S. seafood.

The Cheesiest Event of the Year Returns!

Thought macaroni and cheese was just for kids? Think again! Join other Mac & Cheese lovers at the 3rd Annual Mac & Cheese Festival benefiting the Boys & Girls Clubs of the Emerald Coast on Sunday, March 7 at the Destin Commons! This fam-



ily-friendly event will feature gourmet, chef-inspired twists on the South's favorite comfort food. Local restaurants will compete for the best mac in town. Be there to sample everything for yourself and cast your vote! There are three categories that each local restaurant can win in total: Judge's Choice Award, People's Choice Award and Kid's Choice Award. Visitors are invited to taste each delicious vendor and cast their vote - all the while supporting a charitable cause.

For the first time ever, the event will offer special V.I.C. (Very Important Cheese) tickets that include an all-access pass to the Beer Garden and air-conditioning seating. "We are excited to bring everyone together for this fun, family-friendly and flavorful event," Says Shervin Rassa, Chief Executive Officer, The Boys & Girls Club of the Emerald Coast. "This event wouldn't be possible without the generosity of the vendors, sponsors and attendees who make it a very successful fundraiser for the Boys & Girls Clubs."

All proceeds benefit the Boys & Girls Clubs of the Emerald Coast which works in our community to promote and enhance the development of boys and girls by instilling a sense of competence, usefulness, belonging, and influence through its programs focused on academic success, good character and citizenship, and healthy lifestyles.

Sponsorships are available. If your business is interested, please contact the Frances Roy Agency at hello@francesroy.com. Tickets are now available for purchase at eventbrite.com. For more information, visit emeraldcoastbcg.org or follow on Facebook and Instagram.

FEBRUARY LIVE MUSIC!

9pm Roshambo 5pm Kyle LaMoni 8pm Austin Jenni 4pm Hunter & To 9pm Squeely Dan 4pm Shane Curle 8pm Austin Jenni 4pm Jason Findle
8pm Austin Jenni 4pm Hunter & To 9pm Squeely Dan 4pm Shane Curle 8pm Austin Jenni
4pm Hunter & To 9pm Squeely Dan 4pm Shane Curle 8pm Austin Jenni
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Anm Jacon Findle
4pm Jason Finale
8pm Airavata
12pm Kelly Byrd
8pm Gunner
12pm Kelly Byrd
4pm Jason Findle
8pm Squeely Dan

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Off the Hook

Off the Hook Is It Nice Enough To Go Fishing Yet?



By CALI HLAVAC, TO DO IN DESTIN

By this time in the season, most of us anglers have a severe case of cabin fever. We're constantly checking the weather apps on our phones, seeing which days will be warm enough with low winds to try and get out on the water. Weather changes mean new fish species to target,

and the excitement is almost too much to bear.

"Flounder and Sheepshead are two popular winter/spring fish that anglers will be targeting in this area," says Captain Lionel James of Lion's Tale Adventures Fishing Charter. "Flounder will start to school up in October as they prepare to during migrate winter with the water," cooler he says, "typically heading out

into the nearshore gulf areas." The move allows them to settle on natural and artificial reefs to spawn at this time.

Because of their shape, Flounder are typically always found on the bottom, where they can burrow into sand to await prey. They hang within 200 yards off the beach, typically at depths of 20 to 60 feet. Common Flounder species in the Gulf of Mexico



are the Gulf Flounder and the southern Flounder, and odds are the latter will be a much larger fish - with the female southern Flounder maxing out at roughly 28 inches.

Our other winter fish, Sheepshead, become a lot more active in the winter time and the cooler water. They're almost always found hanging around structures such as jetties and bridges where

oysters and barnacles grow. To try and catch one, we recommend using live shrimp or fiddler crabs as bait, as Sheepshead will rarely take artificial bait. "Sheepshead can be a little trickier for clients to catch," James says. "They like to steal your bait and leave the hook exposed, so you've really got to feel for that subtle bite. Once you hook them though, they're quite a fight!"

These fish are abundant, so there is no closed season for either of these species. The minimum size on the Flounder needs to be 12 inches, and the bag limit is 10 per person, per day. Minimum size for Sheepshead is also 12 inches, and the bag limit is 15 per person, per day.

When we mentioned earlier they are two of the tastiest fish to catch, we weren't kidding. Both species are considered prime seafood, with a delicious white meat that's never oily or "fishy" in taste. Flounder have most of their meat contained to one side, making it easy to clean and keep one solid chunk of meat. Sheepshead have a few more bones to remove, and both fish are tasty when prepared grilled, broiled or fried.

Just reading this not only makes my mouth water, it has me pulling out those weather apps asking, "Is it nice enough to go fishing yet?" If you're a fellow angler feeling the same way, we're in this together. Let the countdown to spring begin!





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OUTROARD MOTOR





2021 Lionfish Festival May 15-16 in Destin Vendors and Divers Wanted

The Florida Fish and Wildlife Conservation Commission (FWC) is excited to announce the 7th Annual Lionfish Removal and Awareness Festival, May 15-16, at AJ's Seafood and Oyster Bar and HarborWalk Village. Come out and celebrate the fight against invasive lionfish with the FWC and Destin–Fort Walton Beach.

Last year, Niceville resident Donald C. Vautrinot beat the Gulf of Mexico record at 18.19 inches (462 mm) and was the new Florida state record holder for the longest lionfish caught in the Gulf of Mexico. The former Gulf of Mexico record of 18.07 inches.

Activities will include filet demonstrations, family-friendly games and activities, art, diving and conservation booths, and the world's largest lionfish spearfishing tournament—and the Emerald Coast Open. Satisfy your taste buds by visiting any of the participating locations of



Lionfish Restaurant Week (May 10-14) for your chance to try this delicious invasive species. Learn more by visiting FW-CReefRangers.com.

Interested in having a booth at the event? Apply at fwcreefrangers.com. Booth spacing will be implemented to abide by COVID-19 guidelines to allow for safe social distancing. Do you harvest lionfish? Register for the emeraldcoastopen. com.

Interested in being a volunteer or sponsor? Learn more at EmeraldCoastOpen.com.

The 2021 Lionfish Challenge removal incentive program will begin May 21 and continue through Labor Day, Sept. 6. More details on how to get rewarded for your harvest coming soon to FWCReefRangers.com. What is Lionfish Removal

and Awareness Day? Lionfish Removal and Awareness Day (the first Saturday after Mother's Day each year) raises awareness about lionfish; a nonnative, invasive species that has the potential to negatively impact native species and habitat.

Contact the FWC Division of Marine Fisheries Management at 850-487-0554 for more information.

Save the Date for the **CCA Emerald Coast Banquet and Auction**

Mark your calendar for Thursday, March 4th, 2021, for the CCA Emerald Coast Banquet and Auction, from 6-9:30 p.m. at The Island Hotel. Corporate tables include 10 dinners, 10 CCA One-Year Memberships, table gifts, and a framed featured artist print. The 2021 Banquet will feature local donations, exotic trips, jewelry, tackle, and everything in between! For more information or to register, contact Amanda Krpan, Coastal Conservation Association FL, at akrpan@ccaflorida. org or (407) 401-7675.



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🐲 Environment



BY CHRIS BALZER, ECES According to NOAA (Na-

Winner... Winner?

ENERGY TIPS by Emerald Coast Energy Solutions

tional Oceanic and Atmospheric Administration), 2020 won the 2nd warmest year prize since they started recording in 1880, knocking 2019 down to third. The world's seven warmest years have all occurred since 2014, 2016 being the warmest.

If you do a search for "things we insulate," you will see the majority of sites and images are of attics, walls and windows. We insulate much more than our homes. We are constantly looking for that right beach cooler or cup to keep our drinks and snacks cold and cool. YETI has become very popular and on the scene of just about every beach, boat or fishing outing. Just look around. If you don't own a YETI, your neighbor most likely does. One video on YouTube about what's inside a YETI cup has more than 8.3 million views. That's more views than the entire population of Tennessee and that's just one video. It's no secret we care about insulating things and pay a little more for quality and efficiency. So, why when it comes to our biggest investment, our homes, we fall short of upgrading our home's efficiency and insulation?

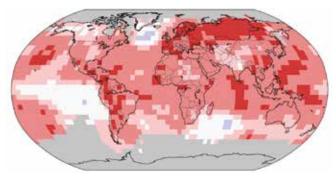
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A Former U.S. President once said during a press conference on renewable energy that insulation is sexy stuff and that if you haven't upgraded your home, it's not just heat or cool air escaping, it's energy and money that you are wasting. Based on a study conducted by NAIMA (North American Insulation Manufacturers Association), the majority of U.S. homes are under-insulated, wasting energy and money and decreasing comfort for the homeowners. Unless your home was specifically built for energy efficiency, you can benefit from energy upgrades like: fiberglass insulation, radiant barriers, attic air sealing, to name a few.

Dr. Levy, Professor of Environmental Health at Boston University, stated that if all U.S. homes were fitted with insulation based on the 2012 IECC (International Energy Conservation Code), residential electricity use nationwide would drop by

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bacterias, virus, including COVID-19.

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5% and natural gas use by more than 10%. That's an impressive number and a positive impact on our environment.

So, let's talk about cost. I know getting an energy upgrade for your home costs more than a cooler or a cup. But, let's look at this slightly differently. On average, an energy upgrade today costs around what a good living room couch costs. The difference is the couch will start to lose its value the moment it is delivered, and the energy upgrade immediately starts to save you money and increases comfort. Plus, energy upgrades will see a full return of your investment in a few short years based on energy savings. The couch, after several years can become worn and sometimes uncomfortable due to the settling of the batting or filling. Your energy upgrade continues to add value to your home and increased comfort. Getting a proper energy upgrade can also help with reducing dust and decreasing humidity in your home. I don't know if I would call adding insulation sexy, but I do know adding insulation saves you money, increases your comfort and has a positive impact on the environment. So, the next time you are putting ice in your cooler, sipping something refreshing from your cup or sitting on your couch, think about getting an energy upgrade for your biggest investment and .remember, with many options such as Solar, Hydro or Geo Thermal, our most sustainable energy source is YOU! Chris Balzer is Founder and

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



Environment



BY GINA WEIDIE

Have you been considering solar options for your home, but didn't know where to begin?

Let me help.

Now's a great time because U.S. solar installation cost decreased by roughly 70% during the past 10 years. In this past year alone, the residential market saw a 5% percent decrease in cost. Solar has now evolved from a cleantech commodity to a sensible home upgrade that many in our community are researching and considering. I believe, having solar panels installed on your roof is one of the smartest decisions you can make.

After all, solar can potentially drastically reduce or even eliminate your electric bills, earn a great return on your investment, protect against rising energy costs, increase your property value, boost U.S. energy independence, create jobs and help our local economy, protect the environment, demonstrate your commitment to sustainability, and, if you're a local business, increase employee morale and help you stay competitive.

Our area's weather even makes it a smart choice. According to Northwest Florida Beaches International Airport, for roughly nine months during the year, from September to June, the sky is clear, mostly clear, or partly cloudy 66% of the time, and overcast or mostly cloudy only 34% of the time. That means a lot of sunshine on average!

I represent Solar Done Right and there's reasons why I recommend it. **First,** saving costs on your electric bill is not just part of our mission — it's the reason we exist. We partner with more than 150 brands, companies and lenders to provide the lowest pricing available in the U.S. guaranteed.

Second, our foundation is based on two basic elements: education and transparency. Warranties, performance guarantees and insurance are provided with each of our brands and presented before any decision.

Third, we maintain the utmost quality. Our nationwide network of best-in-class solar partners connects you to the right provider for YOU, handpicked, with strict requirements of proven track record both in excellence and customer reviews.

And **fourth**, we make the process simple, saving you added costs of gas, tolls and transport time, while saving significant environmental impact by creating a healthy environment

Considering Solar Options?

What's more, we invest ourselves into ensuring you as a homeowner can self-produce renewable energy while turning costly bills into direct profit, tailoring it to what's right for you.

We know the only way to secure a positive result for you is to learn your exact specific needs and goals. We analyze your past, present and future electric consumption. Then, once we know your specific needs, we tailor your solar project in every aspect, matching you with the best quality to ensure optimal results. We provide maximum savings by ensuring the transparency of every detail of each project



with \$0 money down. Our unequivocal live communication line provides full support along every step of the process—before, during and after your solar system is installed. Please feel free to call me, Gina Weidie, with your questions at (985) 317-9583. I want to assist you in any way.





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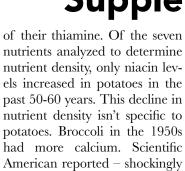
Wellness



BY KAY LEAMAN, HEALTHYDAY HEALTHYLIFE

The first question we ask ourselves is, 'Do we need vitamins?' Some believe that, since they eat healthy and include fresh fruits and vegetables in their daily diet, they get what their bodies need. But, if you look into this further you'll find:

'An analysis of nutritional records done by Canada's national newspaper found that potatoes also lost 57 percent of their vitamin C and iron, 50 percent of their riboflavin, 28 percent of their calcium, and 18 percent



that it takes eight of today's oranges to pony up the same amount of nutrients that one single orange had in the 1950s. What on earth is going on?'

Over farming, GMOs (Genetically Modified Organisms), pesticides, etc. all play a part in decreasing the nutrients in our food.

Enter the ever-growing industry of supplements-long rows of bottles with a wide variety of names, labels and forms which can be daunting. But how many of us choose one based on price, assuming they are all the same?

Well, supplements are not

Supplements, What You Should Know



equal. Consider the following:

The FDA considers a drug unsafe until it's proven to be safe.

The FDA considers a dietary supplement to be safe until it's proven to be unsafe. Consumer Labs (3rd par-

ty testing): Of particular concern is that several products provided more than or close to the Upper Tolerable Intake Levels (ULs) of nutrients, above which there is increasing risk of toxicity with regular use. Why is that a problem? Because as intake increases above the UL, the potential risk of adverse effects may increase.

American Cancer Society: But since they became widely available in 1994, the FDA and some independent researchers have found problems with some dietary supplements. Products like herbs are sometimes tainted with germs, pesticides or toxic heavy metals. Other supplements do not contain what's listed on the label. Still others contain more or less than the amount of the herb listed on the label. And many have ingredients that aren't listed on the label at all.

In 2013 researchers in Toronto published a report in which they sampled and analyzed 44 herbal supplements. The supplements were sold in both the US and Canada, and labeled as containing single herbs. Using DNA barcoding analysis, less than half the supplements (48%) contained any of the herbs listed on the label. More than half

of the supplements contained something that wasn't on the label (substitutions or fillers). Even among the samples that contained the herb on the label, many also contained fillers or contaminants.

Through my own health journey I have chosen supplements based on price and purchased a 'bottle of this and a bottle of that' based on the newest discovery. (This can be dangerous over time.) But, through education and research we found a supplement that we trust and it has made a difference in our health.

If you and your family do supplement and you would like more information on how to choose a quality supplement, vou can contact me via email.

Have a healthy Valentine's Day. (Dark Chocolate can be good for you!) To reach me, email succeed@healthydayhealthylife.com.

By KRISY WHITELY ANDERSON, BEVERLY HILLS DAY SPA OWNER

Last month, we discussed the benefits of massage: Pain relief, improved lymph movement, increased circulation, better skin, positive attitude, balanced the nervous system and a more per-

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fect posture. Remember, we're here to help with a customized massage tailored to your needs.

So, what about your skin? Do you remember what it feels like to have clean, smooth skin? Remember how beautiful your skin looked until all those "blackheads" popped up? If you're ready to make a major change in YOUR skin health, and have it look more beautiful, we offer the new Ultimate Skin Refiner!

MEDICAL

pores of dirt, debris and oil. Fresh, clean, clear skin is what you'll see when we use the Ultimate Skin Refiner to treat your skin.

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This month, we have specials where you can try these and other services! See ad.

Ready to schedule your appointment? If so, call me, Krisy, at Beverly Hills Day Spa for an in-depth consultation at (850) 654-8544. Visit beverlyhillsdayspa.com or call (850) 654-8544.

Florida Medical Marijuana Physician Offices in Pensacola, Santa Rosa Beach & Panama City | The KayaLife.Com Valentine's Day Specials **KISS ME** Rejuvenating 75 min. massage, Couples massage romantic 60 min. champagne massage Women's Health & Functional Medicine \$150 Prices are good through Feb. 28, 2021. Not to be combined with any other offers or promotions. Hours: Tuesday - Saturday 10am - 5pm **Closed Sunday and Monday** Our goal is for you to feel like a star during and after your visit!

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By Dr. Richard Chern, MD

We've had occasional calls over the years from husbands who feel their wives are slipping away. They call saying they are desperate to get their wives back. After years of marriage when a relationship should be getting easier, it seems like things are only getting more difficult. I always thought this was light hearted banter but last week we got two of these calls in one day and both husbands seemed to have a real desperation in their voices and a real fear of losing a life-long partner.

It made me think back to a married couple I took care of nearly ten years ago. I did a consultation with the husband first and he agreed to treatment. During the hormone treatment he admitted to me that his wife was just not the same person. They rarely went out, were rarely intimate, and frequently argued. He was tired of feeling angry all the time and believed his marriage was headed towards divorce. During the consultation with his wife I heard many of the same complaints

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with her telling me she was planning on divorcing her husband because they just couldn't get along anymore.

Six months later I was surprised to see them return together. As I treated each of them that day they told me they had never felt better and their relationship was better than ever. They felt like they were dating again and were rediscovering each other in a brand new way. As they checked out at the front desk I could hear them giggling and teasing each other. When our front desk asked if they were happy with the therapy they jokingly said it had saved their marriage. I heard this as I was walking back to my office and knew it was no joke at all. I already knew how much hormone therapy had helped me, but this made me realize how much it can help a relationship and how hormones affect our perspective and outlook in every aspect of our lives.

I've been on this treatment program so long it's hard for me to remember what feeling bad feels like. I do remember struggling to survive the day, being tired all the time fighting to concentrate, and faking a good mood at work only to bring home all my aggravation and give it to my family. I remember spending my free time sleeping, eating, and watching TV even though I wanted to do so much more. There are many fears and preconceived notions about hormones. They are all wrong. Research has proven that bio-identical hormone therapy is beneficial in countless ways with very little, if any risk.

If you feel you're not the person you used to be or your spouse has lost that vibrancy for life then let us know. I think we can help.

Dr. Richard Chern, MD specializes in hormone therapy for men and women. He is accepting new patients and waiting for your call at 850-837-1271 or find us at www.RichardChernMD.com.

Scholarship Established to Recognize Roger Hall

In recognition of Roger Hall and his 18 years of service to Ascension Sacred Heart and the community, the Volunteer Guild at Ascension Sacred Heart Emerald Coast has established the Roger L. Hall Legacy Scholarship Endowment at Northwest Florida State College (NW-FLSC). The Volunteer Guild created the Legacy Scholarship Endowment with a pledge of \$15,000. Hall retired this summer as President of Ascension Sacred Heart Emerald Coast after 18 years of service to the hospital and the community. During his 30-year career in the healthcare industry, he remained passionate about making a difference and raised the bar for healthcare in the Northwest Florida region. He joined Sacred Heart Health System in 2002 to lead the opening of Ascension Sa-



cred Heart Emerald Coast. Under his leadership, the hospital was recognized five times as a 100 Top Hospital® by Truven Health Analytics.

The Roger L. Hall Legacy Scholarship will be used to make tuition, fees and book awards to NWFSC students who are enrolled in a degree program in finance, business or health sciences. First preference shall be students who are in financial need. To contribute to the Roger L. Hall Legacy Scholarship, please visit nwfscfoundation.org/RogerHallLegacyScholarship. For information about partnership opportunities or ways to support NWFSC, please contact the Foundation office at (850) 729-5357 or foundation@nwfsc.edu.





Metabolism at Its Best

Wellness



BY LISA TURPIN, HEALTH AND WELLNESS COACH

Boosting your metabolism is important to losing weight. Genetics, age, and gender play a huge role, but there's not much you can do about how old you are and whether you are male or female. There are, however, some ways you can increase your metabolism and help your body burn as many calories as capable. We are all very unique, so where our base starting point is will be different for everyone. But no matter who you are, if you follow these simple suggestions you will have better success on your weight loss journey. Your body is always burning calories, even when you are sleeping. This is called your basal, base or resting metabolism. It's very hard to know for sure what your resting metabolic rate is, but there are some techniques you can use to raise your metabolism and therefore burn calories more efficiently.

Build Muscle: Everv pound of muscle burns about six calories a day just to sustain itself, whereas each pound of fat burns only two calories a

day...at rest. This is your resting metabolic rate—the amount of energy it takes your body to function at rest. This pertains to muscles, organs, blood flow, breathing, etc. Anything we can do to raise our resting metabolic rate will help us utilize calories with less effort. As an added bonus, during a strength training session, muscles are activated all over your body raising your average daily metabolic rate for that day.

HIIT (High Intensity Interval Training): This is a form of cardiovascular or aerobic exercise. There is a plethora of studies showing the benefit of metabolism from any form of aerobic activity, but the recent studies on HIIT workouts shows your body elevates into a fat burning machine for some up to 48 hours or more after. Even a low energy cardio session can keep your motor revved up for two hours past your session.

Eat clean: Stay away from fad diets that restrict your calories to below 1200 for women and 1800 for men. You might lose during the diet, but you are wrecking your metabolism. If your body begins to slow down to conserve energy because you aren't bringing in enough, you will be battling quicker weight gain in the future. It's better to snack healthy just a little and eat less at each meal. Your body can only process so many calories at any one time. So, if you put too much in (like a big meal), your body will have no choice but to use what it can and then store loss efforts.

for weight loss. Your body uses mild dehydration may slow more calories than those who drank four. Some good tricks are before each meal as well as one on fresh fruits and vegetables opposed to chips or pretzels. Water is super important if you are increasing your fiber intake to help with weight loss. Increasing fiber without increasing waeffect and could leave you feeling bloated and gassy.

Green Tea: Research shows that drinking two to four cups of either green tea or oolong tea can rev up your metabolism for a couple of hours. Either tea may push your body to burn 17% more calories during moderately intense exercise, says WebMD.

Caffeine and spicy foods can

the rest. Spread those calories out throughout all your meals and snacks and there won't be any left to store as fat. Plus you will absorb more of the vitamins and minerals from what you eat. What you put into your body is the most important part of a healthy lifestyle and can make all the difference in your weight

Hvdrate: Water is crucial water to process calories. Even down your metabolism. In one study, according to WebMD, adults who drank eight or more glasses of water a day burned to drink an 8oz. glass of water every hour. You can also snack which contain natural water as ter intake will have an adverse

also raise your metabolism, but use these in moderation.

The bottom line is there are factors we can control when it comes to optimizing our metabolism. Around age 40, our metabolism begins to slow on its own. So, if you want to keep your machine running optimally, then follow the suggestions above and keep your metabolism running efficiently as possible. If you have any questions feel free to write or call me. If you are looking for training, I have openings and train small groups as well as one on one sessions. Remember to be active and stay active!

Lisa Turpin is a degreed and certified health and fitness lifestyle coach who has devoted her life to motivating and strengthening the bodies and minds of others. With over 20 years' experience as a group exercise leader and an independent personal trainer in the Destin area, she is diverse and extensively trained in classical and modern Pilates, lifestyle management, personal training, group exercise and post-rehabilitation. Try some workouts, more ideas and recipes on Facebook: Lisa Turpin-Be Active Health & Fitness (@LisaTurpinFitness) or text at 850.974.2005.

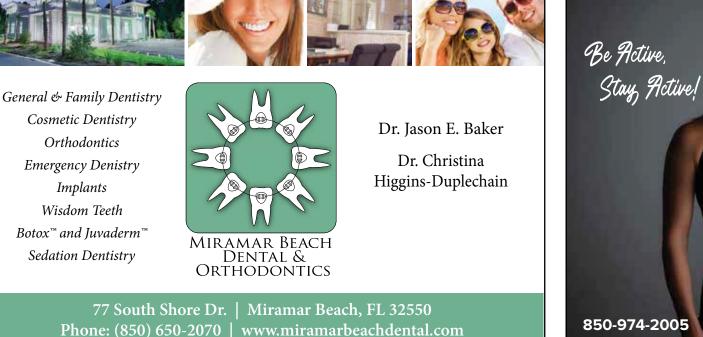


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BY STEPHENIE CRAIG, JOURNEY BRAVELY

Are you already over hope for new year possibilities? Maybe 2021 is already draining you and feeling like a punch in the gut. Sometimes you round New Years with ideas, goals and energy for something new only to be met with resistance, sick season, negative thinking and more of the same from last year.

You start your new exercise program and miss day 5 and have a hard time getting back on track, because you're telling yourself you blew it. You've changed your drinking/smoking/spending/eating habits for two weeks and then slip up and tell yourself to forget it because you can never get it right all the time. You're left discouraged, disempowered and depressed.

There's hopeful and empowering news! Perfection is not reality for humans. You aren't going to get anything right every time. Life is not made of 100% success or failure but of small, consistent steps in a healthier direction over time.

All or nothing thinking is a rigid trap that keeps you from making reasonable progress toward life change. All or nothing thinking invites you to quit and view yourself as a failure any time you behave inconsistently with your goals. A flexible, gracious mindset will produce obvious, life-giving change over weeks, months and years. Flexible, gracious thinking allows you to notice when you've gone off track, to understand resistance to progress, and to repetitively get back on track as needed. Flexible, gracious thinking allows you to celebrate any steps toward change as success even if you haven't taken those steps 100% of the time.

The All or Nothing Trap

Don't worry. You aren't alone if you're struggling with all or nothing thinking. The social media saturated culture encourages you to believe that others have it all together with the perfect family, body, mindset, food, parenting, business, home or life and you're in the minority who just hasn't found the perfect formula. But, the truth of being human is EVERY person struggles and there is no secret formula.

So, how do you move from the prison of all or nothing thinking to the freedom of flexible, gracious thinking?

5 Ways to Increase Flexible, **Gracious Thinking:**

Acknowledge your humanity. Expect struggles. Remember your brain is created for growth and change. Knowledge and mastery are learned through experience. Stop expecting yourself to be good at things without having learned and practiced over time.

Set reasonable expectations for change. Your brain requires 1-2 months of consistently doing something a new way to create and sustain change. Continue those practices for months to follow to make them a lifestyle. Expecting mas-



sive change in short periods of time creates discouragement and quitting.

Create flexible goals for growth. I want to eat healthier 80% of the time instead of I must eat healthy at every meal, seven days per week. I want to engage in one personal/spiritual growth discipline 3-5 times per week instead of I want to spend 1 hour per day, seven days per week on said discipline.

Measure every morsel of success. Every single movement in a healthier direction adds up to sustained change and progress over time. I am proud of myself for eating healthy breakfast and dinner today instead of I'm quitting healthy eating, because I ate cake for lunch. I am proud of myself for reducing compulsive spending from 1-2 times per week to 1-2 times this month instead of I can't believe I didn't follow my budget perfectly so I'm giving

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up on intentional spending.

Use the same kindness you'd offer to a friend when talking to yourself. Judgmental and negative self-talk is self-defeating, unmotivating and promotes a downward emotional spiral. Change takes time and I'm capable of learning new things instead of I'll never get this right and I always screw up. Everyone takes steps backward in their journey forward and I'm gaining wisdom in the journey instead of I'm a failure and won't ever change.

As you try increasing flexibility and grace in your process of change, remember there is no perfection in humanity, not even in being flexible and gracious toward yourself! If you need support along your journey of change, Journey Bravely has coaching and counseling sessions available to help you. Connect with us at journeybravely.com.

Journey Bravely COUNSELING & COACHING Stephenie Craig, LCSW

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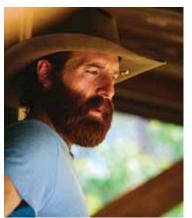
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🔅 Musing



By SEAN DIETRICH

She has a box of to-go food in her hands. I overhear the man at the barbecue joint counter say she is missing two pounds of brisket.

The man apologizes to the people in line, then he tells her it will be coming right up.

"Don't forget extra sauce," she calls out. "The sauce is for my son, he's a Dipper."

Well, I can relate. I'm a Dipper, too. If it can be dipped, I dip it. French fries, for example, were designed by God to be ketchup delivery vehicles. Don't even get me started on salads. My salads consist of a single sprig of lettuce with nine cups of ranch dressing.

She looks at me and apologizes for holding up the line at the counter.

The woman is about seventy, I'd guess. Maybe a little older. White hair. Slim. She takes care of herself. She's wearing workout gear.

I don't know what she's doing in the to-go lane of a greasy barbecue joint. Usually, people who exercise a lot don't openly consume cholesterol in public smokehouses. It just doesn't fit the health-and-fitness thing.

Seeing someone like her in here feels like seeing a Church of Christ preacher at the blackjack table sipping a whiskey sour.

"You ordered a lot of barbecue," I say because I have a gift for pointing out the obvious.

"Oh, it's for my son," she says. "He LOVES barbecue, and so does his fiance, and they're gonna need something for their road trip. Something that will hold them, they leave tonight."

And we are knee-deep in a conversation. Her son and his fi-

Valentine

ance are driving toward Canada tonight. She's staying behind to watch his kids.

"My son's getting married this weekend," she goes on. "They're doing a private ceremony, just the two of them, way up in Canada."

She tells me the Canadian province where they're traveling. It is a French word, but I won't even attempt to spell it. Spelling was not my bess subjet in scool. She tells me her son's story.

Her son's wife died a few years ago. Cancer. The tumor popped up overnight. One day the girl was a young, healthy person having a routine physical; the next week she was receiving hardcore radiation.

"The radiation was the worst," the woman says. "God, it was hard on Hailey, that was her name. We watched Hailey go from being so strong to a skeleton."

When Hailey died, she left her son with a boy and two girls. The woman tells me that her son was so depressed he stayed in his back bedroom and wouldn't come out for nearly a year.



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"I really thought we were going to have to get professional help," she says. "He just wouldn't snap out of it. It's so hard to watch your children suffer."

A little over a year ago, as a last-ditch effort, one of her son's childhood friends booked a hunting and fishing trip to Canada in hopes of helping him. The friend wouldn't take no for an answer. So, he dragged her son northward to a remote Canadian region, whether he wanted to go or not.

She laughs. "We practically had to threaten him to get him out the door, he didn't wanna leave."

They hunted and fished in a lodge located in the serene wilderness. She says that it was in this place where her son remembered what it felt like to be human again. In the evenings he and his buddies went out to restaurants, they laughed over beers, they told stories, they caught lots of fish. He stayed almost four weeks.

Enter his fiancé. He met her while in Canada. It was a chance meeting. She was not Canadian. Her Texan accent stuck out like a sore thumb when she was in Maple Leaf Country.

The woman says, "When he came back home, he was like, 'Mom, I met this girl, and she's from TEXAS! And she's SO COOL!""

And that was all she wrote.

The woman starts to get wet eyes. She touches the corner of one eye so that her makeup doesn't run. She doesn't say anything else because she doesn't have to. She is a mother.

Anyway, her future daughterin-law is a proud Texan with the no nonsense attitude often associated with people who wear spurs. And her son is like a new man.

The woman adds, "She was made for my son. He's kinda soft spoken; she's all up in your face."

I have one of those at home. Thus, the couple returns to where they first met. They're going to tie the knot, then do a mini honeymoon in a nice lodge. Right now while you read this, they are probably still driving. And life is somehow moving forward again.

"My son is so happy." She sniffles. "I just know Hailey is looking down and smiling on us. She wouldn't want us crying for her anymore. She would want us laughing a lot, she would want us to be happy because that's what she always was. Happy."

The barbecue man finally brings a few more to-go boxes. Heavy boxes containing brisket, pork, and all the sauce a guy could hope for.

The man says, "I don't think I've ever seen anyone ask for that much sauce before."

"It's for my son," she reminds him.

The man grins. "He must like barbecue sauce."

"He's a Dipper, he dips everything."

We bid her goodbye. She happily trots through the parking lot and piles into her car. She's going home to take care of her family and love on her grandkids. The way all good grandmothers do.

I watch her drive away. The man behind the counter watches her, too. And so of course does Hailey.

Happy Valentine's Day to anyone who has a beating heart. And also to those who don't anymore.

A Pastor's Ponderings: **Danger**



BY DAVE HOLLAND

"But when you enter a town and are not welcomed, go into its streets and say, 'Even the dust of your town that sticks to our feet we wipe off against you. Yet be sure of this: The kingdom of God is near.' I tell you, it will be more bearable on that day for Sodom than for that town." Luke 10:10-11.

My son and I plopped our weary bodies down in the Albuquerque hotel room bed at two in the morning, bone-weary from 16 hours of driving. A pounding on our door woke us only an hour later. I jumped up and opened the door to see a man screaming in Spanish. I wasn't understanding, so he pointed frantically down the hall to the fire engulfing the hotel. That man's warning saved our lives.

Jesus is warning us in Luke 10:10 with the strongest possible language. Rejection of His message is the unpardonable sin that prevents people from entering the Kingdom of God. His words are distinctively harsh as He warns us of the "fire down the hall."

Tucked into the fabric of this passage is a thread of light-the promise of His kingdom. The kingdom of God is near when the King is present. Our lives lay on that promise, and we can experience His presence regularly.

What would you do if Jesus came to your church? Christ promised He would be present whenever two or more people gather in His name. We believe that but we just don't act like HE is present. HE is God of very God, Light of very Light. He spoke the worlds into existence and knitted solar systems into galaxies. At His Word, our Milky Way flows in perfect harmony amidst a universe of ever-expanding dimensions. He comes to you to cast the radiance of His presence into your heart. The kingdom of God is near.

God is not far away. He is nearer than our dearest friend or relative. He who knit your body together like a blanket has breathed life into your flesh and bones. He knows every fiber of your body, every molecule, atom and the very DNA strands of your cell structure. HE knows you right down to the hurts and pains of your history. God delights in the joy you feel and the love in your life. He also knows the stress, emptiness, regrets and sorrows you feel. The kingdom of God is near.

I had been on an extended fast several years ago when I felt the warm Presence of God in church. The sheer wonder of His attendance overwhelmed me. God's forgiveness washed over me, and tears flowed easily. Jesus had pulled back Heaven's veil for a moment, and I could sense the cloud-like Presence of God in the room. I looked around the sanctuary expecting other people to sense the same phenomena, but people were oddly unaware. Some looked sleepy and bored, I even saw one man look at his watch as if to say, how much longer before we go to lunch?

My mind screamed, "People, don't you know WHO is in the room? God is here!" Many went home that day ignorant that God had a word of grace, comfort and encouragement for them. They were oblivious to WHO came to church that day.

Two thousand years ago, Christ approached the throne room of God carrying his blood. He sprinkled it on the mercy seat and said (my paraphrase) to His Father, "I finished the work, the price of forgiveness is paid, I received all their punishment on the cross, I satisfied your justice." Then He who judges righteously spoke once again, "This is My Son, sacrificed for the sins of the world. He has redeemed the lost ones."

At that moment, the veil of the temple was rent from top to bottom and a silent thundering invitation was issued, "Come into the presence of God." He invites you in and He will be at your church Sunday. Will you come with eyes to see and ears to hear? The kingdom of God is near.

Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Extraordinary Jesus: Ignite Your Season of Miracles." You can get a copy of this book from his website, DaveHolland.org, or at Amazon. com. Pastor Dave is available to preach and teach in churches and conferences.



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🔅 Musing

What Ever Happened to Freedom of Speech?



By Myrna Conrad

What does freedom of speech mean? We all have the ability to say or express whatever we want to in any country. However, there are varying degrees of repercussions and consequences within the legal system of various governments. In the U.S., the First Amendment addresses our rights, within our country, to exercise freedom of speech. "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievance." Generally speaking, the "abridging the freedom of speech" portion of this Amendment means that "the government may not jail, fine or impose civil liability on people or organizations based on what they say or write except in exceptional circumstances." www.constitutioncenter.org.

The U.S. Supreme Court has sometimes had to struggle with what constitutes protected speech and what falls within those exceptional circumstances. There have been many legal cases throughout the years to determine what freedom of speech includes and what it does not include. Some of these cases can be found on www.uscourts gov. With all liberties come responsibility and consequences. If freedom of speech is not used wisely and thoughtfully, people can be harmed and this very freedom we gratefully embrace can be used to oppress and destroy.

So, why is freedom of speech so important? Our nation's government was set up to be representative of the people therein. It was supposed to be, as expressed by Abraham Lincoln, "a government of the people, by the people, for the people." That the people of our United States have a voice to express their views, ideas and concerns without the fear of being censored or persecuted is imperative to the liberties that we hold dear in our country.

I don't know about you, but I have been astounded and very concerned about the stripping away of this freedom that has been evidenced over the last year. It seems that more and more, people are being censored and persecuted if their expressions do not line up with those who disagree. Just over the last month, people have been publicly vilified, physically attacked, lost their jobs, or banned from social media. Some social media platforms have been shut out and shut down, and friends, and even family, have turned on each other all because of what was said or expressed.

People used to be able to agree to disagree, but it seems

not anymore. Today it seems it is "my way or the highway." In fact, it is through the sharing and expression of different ideas and thoughts that we learn and grow. It is so important for all people to be able to express their ideas, thoughts and opinions, but to do it with a measure of kindness and consideration. We need to learn to listen if we want to also be heard. We need more communication and less confrontation.

Any privilege can be used for good or evil. Freedom of speech is a privilege, but only if used to build up, not tear down our country, cities, families and friends. I love the advice that Paul gave in 1 Corinthians 10:23-24: "All things are lawful, but not all things are helpful. All things are lawful, but not all things build up. Let no one seek his own good, but the good of his neighbor." I think if we applied this same criteria to freedom of speech, we would see a change in ourselves and in our country.

So how do we practice our freedom to voice our ideas and

opinions while at the same time respecting those of others?

Be Aware:

Be aware of your audience and how they might receive and respond to what you want to say.

Understand what you believe about what you are standing for and why you believe it.

Be aware of how you process and respond to ideas that differ from your own.

Try to understand where the other person is coming from.

Be aware of your rights under the federal and your state Constitutions.

Be Intentional:

Be willing to listen and consider before you speak.

Choose your words carefully and use language that encourages and builds up instead of offends and tears down.

Take responsibility for what you say and do.

Never take your freedoms for granted. Stand up for them with respect and enjoy them with discernment and wisdom.



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By Matthew Vanderford, Claimology

Day 22. Where do you stand? Where do you stand 22 days after a disaster hits your life? Do you remember where you were 22 days after hurricane Michael? You might not. And that's ok. Hurricane Michael affected each one of us differently. For some it was, and is, the most life changing event they've ever known. For others, it was just another news story. But either way, there was a cause and effect. A cause that shook the lives for some, and an effect that only shook headlines for others.

I remember Hurricane Michael for several reasons. One

of those reasons is due to the amount of damage that ravaged the area. I witnessed multiple towns, for miles and miles, one after another, reel from the massive CAT 5 hurricane that ran like a blowing ball up the Panhandle 231/71 Corridor. The stories I've heard of those who decided to ride it out are pretty intense. Real Florida Man Style intense. One of my dearest friends decided to be just one of those Florida men. When I asked him, "When did you know you it was bad?" He replied, "When I saw a fridge go by my house at 175 miles per hour." When I asked him if he would do it again, he simply replied, "Yes I would." Real Florida man style indeed. I'm not sure what this says about me or my circle of friends. But one thing's for certain. I'm so very grateful to have that person in my corner.

22 days after Hurricane Michael made landfall in the Mexico Beach area, I was going through one of the most intense internal upheavals of my life my very own personal Hurricane Michael, if you will. This

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hurricane, this force of nature, took my entire life, put it in a blender, hit the pulse button a few times and then poured on a tray and said, "Now go make art."

The three-year insurance claim filing and supplemental deadline for hurricane Michael victims was a recent topic of conversation which prompted this column. The supplemental and claim filing deadline topic came up during my weekly Master Networks meeting. I call that weekly meeting business therapy. It's a great place to grow a holistic approach where business and life are not things to be seen as separate, but as one energy that gets divided depending on where we place our focused attention. It's a place where one can be as vulnerable as they wish while tending to the garden of their life's business. It's the vulnerable places where we grow the most.

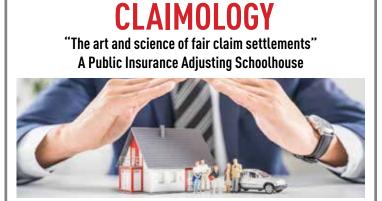
Hurricane Michael, my own personal Hurricane Michael, it laid me bare. It dropped me to my hands and knees. It had me adding to the salt of the Gulf through the tears I shed while facing the aftermath of a life lived focused on self and not others. The lessons I learned from that storm have forever altered this life's trajectory. It's the lessons of those choices, and the lessons learned while helping others in their times of tragedy, that I wish to relay, so that others may receive a bit of help, maybe a ray of hope during those events that seem to take us for a ride from time to time.

Hurricane Michael, the actual CAT 5 Michael is still affecting the area. Claims remain unsettled, lives remain forever altered, physically and geographically. Hurricane Michael has become a name and a notch to add to the belts of those Real Florida men and women who have ridden the winds and waves of life. Right through the eye of the storm, and out the other side.

If we could see the result of the life that comes after the storm, we couldn't appreciate the joy that comes from doing the work that life demands to mend the walls of our gardens, to tend the soil of our souls.

Here's to lives well lived and souls well cared for. To healing and friendships forged. To new beginnings in this new year.





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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Business



By DANIEL JONES

The ability to communicate with anyone in the world in real time could have been the breakthrough we needed to finally move past all the issues that plague us. Economic imbalances could have been exposed and prioritized, social barbarism could have been purged, and universal altruism achieved. But that obviously hasn't happened.

It has been 17 years since the first major social media company launched and like many of you, I first joined with sheepish sanguine. Reconnecting with long-lost friends was fantastic; it was like a high school reunion without the awkwardness. From what I saw, everything seemed to be going well for everyone, everywhere, all the time. It was of course all a lie, just like people lie at reunions about how well things are going for them.

The conversations and images seen on social platforms

Social Nearing

are not indicative of real-world experiences, but rather counterfeit imitations of the life they covet. There have been many studies in the intervening years about the depressive impact this false vision of perfection causes in its observers. Knowing these images to be deceiving, but believing them anyway, even fractionally, builds a foundation of dislike rather than the "like" or "thumbs up" regretfully marked underneath them.

Those who are brave enough to express unfiltered opinions are quickly fettered by faceless hoards. When I first joined and started posting online, my physical interactions with my friends and followers were still recent. Repartee was respectful and good intentioned. When there is a chance you might actually run into the person you are conversing with, online discussion takes a much different tone. There is a reason the term "Facebook friend" is now quite distinct from "friend;" you treat them differently.

As we voluntarily self-isolate for pandemic reasons, we should recognize people have been increasing their social self-isolating for years. Anyone who disagrees with your post gets quickly unfollowed or muted and you are the surely the victim of another's purge. The further removed our most recent physical interaction with someone, the more liberties we take in blunt, disrespectful, cruel and abusive language towards our opposites. Even families are not spared.

It might be too late to cure this opprobrium. Our online interactions are increasingly sequestered, reaching only the like-minded remainders. It gives the author the illusion of exposition with temporary satisfaction, but it is really a self-built intellectual prison.

To make real impact with others and actually be heard, we need to increase our real interaction. Our sense of compassion will only be restored when participating in the community, conversing with others, sharing their burdens, acting empathetically, and demoting our online nugatory interactions. Make a resolution to talk to people this year, text them directly instead of liking their post. Having one real conversation with someone could be the breakthrough we all need.

Dan Jones is Commercial Lines Account Manager, Surety Bonds, for Norton Insurance.



Thinking About BizTech, But Haven't Yet Registered?

Now is the time! Register yourself at DestinChamber.com before early bird pricing ends on Feb. 10, and bring a business associate at no cost! When registering, be sure to include the name of your guest in the comments section.



BizTech topics include the following:

- Instagram
- Google My Business
- Cybersecurity
- SEO StrategiesTechnology for Remote
- Work Settings • Home Network Security
 - Vendor Management
- Post-COVID Payment

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Seating is limited, so register early at DestinChamber.com. The conference will take place on Tuesday, Feb. 16, from 9 a.m. - 6 p.m. at The Palms of Destin Resort & Conference Center.

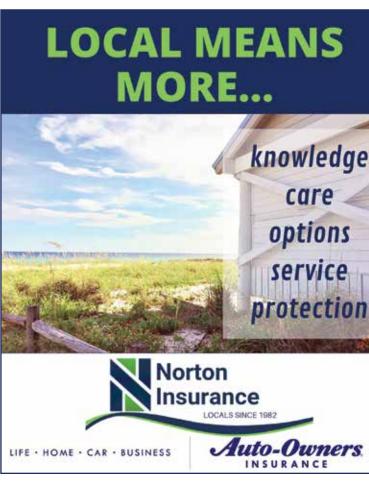
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How Do You Grow?

Page 39



By Ricky Harper, C12

As a business owner or leader, you are constantly looking for ways to grow. Whether it is the business's size, revenue, margin, productivity or the leader's acumen, skillset or professional development, most CEO's and owners are acutely aware that lack of growth is an indicator that the business might be dying.

So, how do you grow? Increasing sales, adding products or territory, networking, new marketing strategies, creating productivity efficiencies, and on and on. Growth can be found in myriad ways, some obvious, some less so. One effective and powerful way to grow a business is by building a diverse or multicultural staff. What? How does adding minorities to my staff grow my business?

Simply put, it is because a diverse staff has a wider degree of experience, tastes, education, values and insights into the minds of the consumers you serve and, more importantly, the minds of the consumers you are not serving. Think of it like this: if all your sales staff are all men, how can you fully relate to and effectively sell your product to women? If your product is consumed by men and women, you should have a sales staff that is made up of both genders. Likewise, your sales staff should reflect every spectrum of the socio-culture makeup of your potential customer base.



clusion strategies sharpen our competitive edge. Research for decades has shown how diversity improves customer service, increases employee satisfaction and collaboration, sparks innovation and enhances decision-making—all of which lead to a virtuous cycle of increasing returns. strated the effectiveness of diversity. One such study found that companies improving their diversity increased revenue by 19% . Another found that diverse teams performed at a higher level and were more innovative. But here is the number that really drives the point home: a 2013 study found that diverse companies are 70% more likely to capture new markets and are 158% more likely to understand the needs and wants of their target end-users. That is a path to growth.

Unfortunately, the path to diversity is bumpy. Many of us have inherent bias or we are afraid of the unknown. Becoming more diverse must be an intentional strategy for a business if it is to achieve that goal. Inga Beale, former CEO of Lloyds of London pushed that company to diversify, and in doing so they enjoyed growth in markets they never expected to be in. She said, "Many conversations about diversity and inclusion do not happen in the boardroom, because people are embarrassed at using unfamiliar words or afraid of saying the wrong thing — yet this is the very place we need to be talking about it. The business case speaks for itself diverse teams are more innovative and successful in going after new markets."

Diversity should be our goal, but you cannot simply mandate a number. Quotas not only demoralize people, but they also rarely work. Instead, diversity must be an intentional process that is allowed to play out organically. In other words, look hard at all the candidates, and then pick the best one without any kind of bias; that is true diversity achieved organically that will build diverse and effective teams.

Intentional diversity and in-

Public Relations Foundation To Award Scholarship

Many studies have demon-

The Emerald Coast Public Relations Foundation awards a \$1,000 scholarship to graduating seniors planning to pursue a college degree in the areas of public relations, communication, marketing or journalism. Applicants must be high school seniors residing in Okaloosa, Walton or Santa Rosa counties, with a GPA of 3.5 or higher, a U.S. citizen, and planning to pursue studies in public relations, communication,

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marketing or journalism. In addition, applicants are required to submit a brief essay addressing an ethical issue in public relations or journalism and a list of demonstrated leadership or community service. The award will be paid directly to the college or university to which the recipient has registered. The Foundation has, in the past few years, awarded six \$1,000 scholarships to graduating seniors from Crestview,



Niceville, Pace, Choctawhatchee and Fort Walton Beach High

Schools. Deadline for applications, electronically or by mail, is Monday, March 15, 2021. The application and additional information are available in high school guidance counselors' offices and at www.ecpro.org. The

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Arts

Emerald Coast Theatre Company Presents 10 'Dramatic' Ways to Say 'I Love You' During the Season of Love

By ZANDRA WOLFGRAM

The season of love is coming to prepare, Emerald Coast Theatre Company (ECTC) gives you 10 "dramatic" ways to show you care.

Give the gift of live theater. ECTC presents the dramatic, adventuresome comedy Popcorn Falls, Friday, Feb. 12 through Sunday, Feb. 28. Nathanael Fisher and Jason Hedden take the ECTC stage to portray more than 20 roles in a world of farce, love and desperation proving once and for all that art can save the world-or at least their town. Performances are Thursday through Sunday at 7:30 p.m. with 2 p.m. Sunday matinees Feb. 14, 21 and 28. This production is staged at ECTCs performance space located upstairs at 560 Grand Boulevard in Grand Boulevard at Sandestin in Miramar Beach. Tickets are \$32 per person for adults, \$30 for seniors/military and \$28 for students. Purchase tickets online at www.emeraldcoasttheatre.org.

For the music lover in your life. ECTC's three performances of Broadway on the Boulevard will be Tuesday, Feb. 4, 5, and 6 at 7:30 p.m. on ECTC's Second Stage at its upstairs performance space at 560 Grand Boulevard. Mix, mingle, and enjoy live musical selections performed by talented perform-



ers from ECTC's Musical Theatre Cabaret Class. Tickets are \$22 per person for adults; \$20 for seniors/military; \$18 students. Purchase tickets online at www.emeraldcoasttheatre.org.

Who doesn't love a good story? Theater is about the art of storytelling and ECTC has four great storytelling performances remaining in the series that will get your heart beating. Three Palaces at Yalta a world premier by Bruce Collier (Feb. 9); Give 'em Hell Harrystarring Alan Tuttle (Jan. 26 and Feb. 2); Katharine Hepburn starring Shirley Simpson (Feb. 23 and March 2). Purchase tickets online at www.emeraldcoasttheatre.org. Tickets are \$32 per person for adults, \$30 for seniors/military and \$28 for students.

ECTC Gift Cards are a great way to say I Love You. Purchase online in any amount that suits your budget. ECTC gift cards are good for theater tickets to the Mainstage productions, Theatre for Young



Audience shows, and Education ECTC productions and artwork performances. Just click "Gift Card" on the ECTC website home page.

The Giving Tree is the gift of the heart that pays it forward. Donate \$100 or more toward ECTC's Capital Campaign and your name (or a name vou designate) will be added to the sparkling Giving Tree glass art painting by award-winning Destin artist Mary Hong. Your generous donation will be on full display in ECTC's lobby for all to appreciate. Go to www. EmeraldCoastTheatre.org, click "Support Us" on the homepage and then follow the link to the "Capital Campaign."

ECTC "swag." Deck them out in ECTC brand merchandise such as the traditional black t-shirt design, (\$20); ECTC navy Tribe t-shirts, (\$20); and new this year, the popular ECTC gray hoodie (\$30). (While supplies last.) Purchase in person at the ECTC box office at 560 Grand Boulevard before or after performances. For more information, email boxoffice@emeraldcoasttheatre.org.

Have (an honorable) heart. Say 'I love you' with a meaningful donation to a great cause. Donate to ECTC in honor of someone you love, or have loved. Visit the ECTC website and follow the prompts.

For the creative in your life. The Paul Londe Education and Scholarship Fund was founded in honor of a dear man who was an avid arts advocate and encouraged his loved ones to follow their creative dreams. ECTC provides scholarship funds to select young thespians in need. To donate to this program, visit EmeraldCoastTheatre.org, click on "Education" tab and then "Scholarship" in the drop-down menu.

Text-to-Give. Don't grab another gadget, check off the tech-lover in your life with a simple text message. Text "ECTC" to 56651 and follow the prompts to make an electronic donation.

The recipe for love! ECTC is launching a new creative cookbook Recipes in the Limelight: An Emerald Coast Theatre Production. Enjoy favorite recipes from ECTC friends, family and local chefs along with photography of

by ECTC junior thespians. Cover art by local award-winning artist Juan Francisco Adaro. Cookbooks are \$25 each with proceeds benefiting ECTC. To pre-order your copy, email Sherry Londe at slonde@cox.net.

To make a tax-deductible donation, volunteer or learn more about Emerald Coast Theatre Company, find them on Facebook, call (850) 684-0323 and visit www.emeraldcoasttheatre.org.

Local Author Bookshelf

Wholesome, Fun Books For Kids Of All Ages

Are you looking for great read-aloud books or first readers for your kids? Local author Dan Madson has released the first two offerings in a brandnew best-selling series of books for children. Featuring two lovable characters named Burgerhead and Mean Jerry, Dan's stories are wholesome, humorous reminders of how import-



ant friendships are and how much fun it is to be a kid.

In a unique collaboration, Dan and his age six grandson, Mack, have been working together to bring Dan's boyhood stories to life. Mack came up with the characters and all the stories are loosely based on the shenanigans Dan got into when he was a kid. The books are beautifully illustrated by a talented artist from Belarus named Veronika Gonchar.

Book 1: Burgerhead and Mean Jerry Become Friends – (September, 2020) – In the first book, Burgerhead and Mean Jerry become fast friends the day they meet. They accept and like each other, quirks and all. They agree that adults say funny things and head off on their bikes for the first of many adventures. When Mean Jerry has a momentary lapse in judgement and forgets to be nice, the results are predictable.

Book 2: Burgerhead and Mean Jerry Visit the **Farm** – (December, 2020) – Burgerhead invites Mean Jerry to help out on his uncle's farm. Mean Jerry meets Uncle Everett and the boys are given a couple of chores to do. When Mean Jerry fails to listen to some important instructions, the fun begins.

Book 3: Burgerhead and Mean Jerry Go To Obedience School (Coming April, 2021) – Burgerhead has three well-behaved dogs named Four, Five and Six. Mean Jerry has a one-eyed dog named Bert. Bert is not well-behaved at all. In order to teach Bert some manners, Mean Jerry takes him to Miss Wiegel's Obedience School. Everything seems to be working out great until Mean Jerry has to demonstrate what Bert has learned at the year-end dog show. Chaos ensues, and both boys learn some valuable lessons.

All of Dan's books are available through his website Skrive-Publications.com , Amazon and other major book retailers. You can reach him at dan@skrivepublications.com or 608-332-6986.

Dan is a former middle school teacher and basketball coach from Madison, Wis. He's a two-time Ironman finisher, avid golfer and world traveler. In addition to his work as an author, he is also the founder and principal of Skrive Publications which offers copyediting, proofreading and publishing services. Dan currently resides with his wife in Miramar Beach.

🔅 Arts

J.Leon Gallery + Studio Debuts Four New Artists

In January, J.Leon Gallery + Studio, began the new year by welcoming local and regional artists Andrea Chipser, Lennon Michalski, Megan Patterson, and Melanie Moore to its talented lineup of featured artists.

"We are so happy to welcome these new artists. Each artist brings new life to the already vibrant band of artists featured at the gallery. We encourage guests to stop by and take a look at what these new introductions have to offer," says Jason Lindblad, owner and artist, JLeon Gallery + Studio.

During the Friday Sip N' Stroll event in January, guests received a first look at the gallery's



Artist Estelle Grengs

new Winter/Spring Art Installations. Visitors took a tour of the gallery and the fully functioning

Mattie Kelly Arts Foundation Honors Retiring CEO Marcia Hull

At a special wine dinner event hosted by Vin'tij Food & Wine, the Mattie Kelly Arts Foundation (MKAF), a notfor-profit charitable arts organization founded in 1995 to be Northwest Florida's champion of

cultural arts and arts education for all, honored retiring CEO, Marcia Hull. Hull who has served as the Foundation's CEO for the past 22 years received an evening of stories and praise from colleagues and friends led by new CEO Demetrius Fuller, Tracy Louthain and incoming chairman of the board, Teresa Halverson.

"Like the final note of a brilliant orchestral masterwork, Marcia Hull's legacy will reverberate for many years to come," says Demetrius Fuller, new CEO, MKAF.

The milestone was marked with the collaboration of Todd Newman, Dakota Shy Wines, and Todd Reber, Vin'tij Food & Wine resulting in an epic fourcourse menu and wine pairing not soon forgotten.

As a legacy gift, the Mattie Kelly Foundation has established the Marcia Hull Scholarship for the Arts providing a



Denise Kendust, Tracy Louthain, Marcia Hull, and Demetrius Fuller

monetary scholarship to high school seniors going to college who have embraced the arts, no matter what discipline, as they endeavor into their college careers. The scholarship fund begins with founding donors contributing over \$10,000 combined.

The Foundation thanks these sponsors who generously donated to the success of the evening, J. Leon Gallery + Studio, Stephen and Joan Carter, Keith and Laura Howard, John and Margaret Sheehan, Newman-Dailey Resort Properties, Inc., Ed and Denise Kendust, Jim and Gail Fogleman, Wine World, Dale and Marsha Peterson, Gilda Jackson, DAG Architects, Robért and Shelly Hinojosa, and Keith and Maureen Gamble.

For more information about the Mattie Kelly Arts Foundation visit www.mkaf.org. or call (850) 650-2226. ceramics studio while enjoying wine, and light snacks. An evening filled with creativity, guests also experienced a live painting by artist, Estelle Grengs.

Upcoming Sip N' Stroll Dates:

Friday, February 5th | 4:00 p.m. - 6:00 p.m.

Friday, March 5th | 5:00 p.m. - 7:00 p.m.

With the safety of guests, artists, and staff as our top priority, guests have the freedom to wear a mask and social distance during the event.

J.Leon Gallery + Studio is open from Tuesday to Saturday, from 11 a.m. to 6 p.m. and closed on Sundays and Mondays. For additional information, class and workshop signup, and to view upcoming events visit jleongallery.com and follow the gallery on Facebook and Instagram.



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Around Town

Dealer's Choice at the Destin Library

Know when to hold 'em, and know when to fold 'em? Then we know you'll love Dealer's Choice, a new Beanstack Challenge from the Destin Library. Starting January 25 — February 28, enjoy interactive activities all focused on fun games you can play with a deck of cards. Log your game playing minutes and earn badges all while having fun with family or friends. Also, be sure to stop by the library to pick up a free deck of cards while supplies last!

To join the challenge, download the free Beanstack app on your mobile device or visit cityofdestin.beanstack.org. For questions, contact the library at 850-837-8572 or library@cityofdestin.com. New Drive-Up Book Drop at Destin City Hall To assist our patrons on the

east side of Destin, the Destin Library now has a drive-up book drop at City Hall, located at 4200 Indian Bayou Trail. Courtesy of the Destin Library Friends Guild, the new book drop is accessible from your car and items returned to this location will have all fines forgiven.

Destin Commons Announces Opening of Destin Commons Office Tower

Due to increasing demand, Destin Commons Office Tower, located conveniently as part of the parking garage near Belk, is now activated. The six-story building offers 88,000 square feet of Class A office space with build to suit suite opportunities ranging from 1,800 to 65,000sf. Taylor Allen Properties is the exclusive broker for the Office Tower with Chad Knaepple and Brett Stuart leading the project. For space inquiries please contact Chad Knaepple at 850-687-4075 or Brett Stuart at 850-865-9123.

Spring Craft Show February 26th

The City of Destin's 15th Annual Spring Craft Show will be held at the Community Center on Friday, Feb. 26 from 9:30 a.m.-4 p.m. and Saturday, Feb. 27 from 9 a.m.-3 p.m. There will be more than 40 vendors showing handcrafted jewelry, woodcarvings, paintings, food items and much more! Admission is free to the public. Please call the Destin Community Center at 850-654-5184 for more information.

2021 City of Destin Annual Passes

Full-time residents (within the incorporated city limits) are encouraged to submit their request for a 2021 Annual Pass via the city website atwww.cityofdestin.com/annualpass. For those who do not have internet access, beach parking passes are only available at City Hall. Henderson Beach State Park and Joes Bayou Boat Ramp passes are available at both City Hall and the Destin Community Center. For questions, please contact Destin City Hall, 4200 Indian Bayou Trail or call 850-837-4242.

Berkshire Hathaway HomeServices Beach Properties of Florida Opens Destin Office



On Jan. 19, Berkshire Hathaway HomeServices Beach Properties of Florida celebrated its new Destin office with a ribbon cutting. Located south of Highway 98 across from Whole Foods Market, the location offers added convenience for the agency's Destin-based sales executives and area customers.

Berkshire Hathaway HomeServices Beach Properties of Florida is a full-service real estate agency that is home to more than 200 agents in eight offices across the Northwest Florida Gulf Coast from St. George Island to Destin.

For more information, visit www.30A.BeachPropertiesFLA. com or call (850) 502-5995. The new office is located at 151 Regions Way Ste. 4A, in Destin.

New Homes in Regatta Bay

Destin Custom Home Builders (DCHB), the residential construction company for Legendary, has broken ground on their latest project within Regatta Bay – Tradewinds.

Featuring 55 new homes, each designed to evoke a West Indies style of architecture with a Dutch influence new homeowners can choose from several different design layouts, each offering various square footage with price points starting at \$900,000. Visit www. destincustomhomebuilders.com/ tradewinds for more information.

Camellias At Eden Gardens

It is Camellia time and they are blooming at Eden! Did you know that there are over 200 Camellias throughout the Park? Many of the Camellias are 60+ years old and they are still spreading their beauty for all to enjoy. Many are air-layered from Eden Camellias. Propagating Camellias by air-layering is a method of creating an individual plant with identical DNA of the parent.

The plants will be available to the public for a donation on February 13 and 14 (Friday and Saturday) from 9 a.m. to 3 p.m. Volunteers will be available to assist you and will be wearing masks for safety.

Eden Gardens State Park is located in Point Washington North of US 98 via CR 395.

In February 2021, we welcome you to join wcommunity for the Seaside School Half Marathon + 5K. We are going completely virtual, so get ready to wcot.concetandsupport the Seaside School from your own neighborhood. LOCALS HAVE PLAYED AN INSTRUMENTAL ROLE IN OUR SUCCESS OVER THE YEARS AND KEEP THE SPIRIT OF OUR BELOVED EVENT AND THE SCHOOL THRIVING.

un with us from february 14-28, 2021 Register at www.RunSeasideFL.com







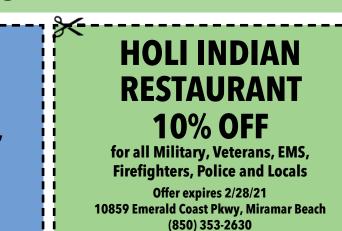
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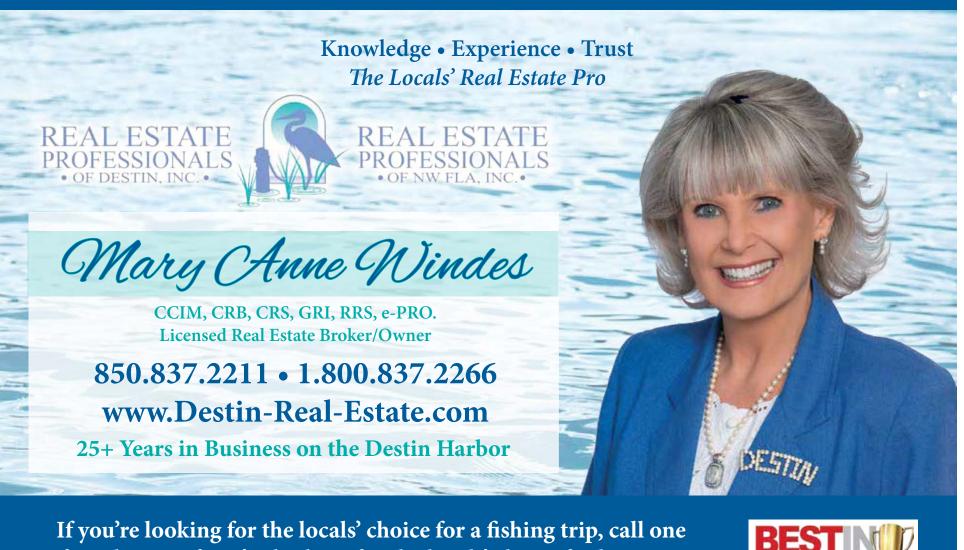
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