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DESTIN Life

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FWBHS Students Leading By Giving

Through Christmas Connection, Families in our Community will Have a Christmas

BY LORI LEATH SMITH

Our December Hometown Heroes are students! And, yes, they're heroes for tons of parents who have no way to provide a Christmas for their children. These are Fort Walton Beach High School Leadership students who stand at the forefront of Okaloosa County's community service volunteers and dedicated help providers.



The Leadership Program is a student led cooperation which heads a vast amount of projects ranging from community publicity, Student 2 Student, Link Crew, natural disaster relief, mentoring children, community outreach, feeding the homeless, and even appealing to the state legislature for new resolutions. Their acts have been recognized by

district, state, and national organizations as well as gov-

ernment institutions. The primary goal of the Leadership program is to challenge 9-12 grade students in both their academic and personal lives along with teaching them the importance of giving back to the community. Roughly 300 students generate as much as \$30,000 each year overall to plug back into the community.

While FWBHS Leader-

ship's projects are vast, they are best known for their Christ-

mas Connection project. This county wide public service provides more than 85 families and 200 children with a comprehensive Christmas. "We provide full meals up to 14 days including breakfast, lunch and dinner, as well as decorations, gifts valued at \$100 for each child, and when needed, support for the families with lodging, utility bills, and additional

expenses," says Ryanne Foster, SGA president. "And we raise roughly \$20,000!"

Held in November is the annual student-led Chowdown fundraiser—a potluck extravaganza involving students, parents, and others. For a mere \$5 a plate, you can gorge yourself on homemade meals and restaurant sponsored favorites.

"Each year, it seems the need is even greater," says Ryanne. "Thus, comes the various sponsors we must bring in and the, very important, Wal Mart fundraiser. Each of us in Leadership works tirelessly to collect donations from the community whether monetary or materialistic," she says. "We literally stand outside of Wal-Mart with signs and buckets

CONNECTION

continued on page 2

Turning a Vision into a Reality

Will a Destin High School Finally Open Its Doors?

BY LORI LEATH SMITH

Did you know that more than 700 students ride a bus from Destin to their high schools? But, in the future, it's likely that Destin's high school students will have a school to call their own.

Destin Lifers have been discussing the desire for a Destin High School for nearly a decade. However, this past October, Destin High School was officially established as a Florida not-for profit Corporation. Upon approval of the charter application, the new high school could open as early as August 2020.

Destin's City Council voted in June of 2016 to create a Destin High School Advisory Committee to develop a strategic plan for presentation to the Okaloosa School District. School Financial Services recommended that the committee, comprised of volunteer community leaders, move forward with pursuing

HIGH SCHOOL

continued on page 2

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Mary Anne Windes

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CONNECTION

continued from page 1

tempting the kindness of shoppers for money donations,” says Ryanne, “but it brings in about \$2,000 each year to help these families we’ve taken under our wings.”

Then the fun happens in December. “We begin to meet and get to know the families in

our care,” says Ryanne. “These families are people just like me and you, and just as deserving of a comprehensive Christmas.” Through the “meet-and-greets” with the families, students become acquainted and gain information on the children’s toy/clothes preferences, and the needs of the parents. They then plan how to ensure the family is

lifted of many of their worries by Dec. 25th. Groups of five to six students help one to four families at a time. Overall, the most needed item is food. Over the past two months, Leadership has been collecting bags upon bags of canned goods and will purchase, with the donation dollars, milk, eggs, butter and hams and turkeys for the families’ Christ-

mas dinner and the weeks ahead.

Then comes the shop ‘till they drop day, where they buy hundreds of dollars’ worth of gifts and toys for their assigned family’s children. Toys are brought to FWBHS and wrapped by students and assembled and made ready to be delivered on the 20th. This day can last until 1 a.m!

Tears of joy pour from both

the eyes of the giver and of the receiver throughout the experience. These Leadership students truly make an impact on the lives of the children and of the parents. But could it be, that the very lives they’re impacting have the reverse effect? “I believe,” says Ryanne, “that my life will never be the same.”

From the Publisher



As we approach the end of 2018, Destin Life has much to celebrate.

For starters, I’d like to congratulate our graphic designer Kim Harper, as well as our talented team of writers, contributing photographers, and our partners on five months

of excellence.

This issue is packed with pages that, hopefully, will brighten your holiday season. See our cover article on the potential new Destin High School and how you can fit into the vision, and how FWBHS Leadership students are literally providing Christmas for families right here in our community. You’ll want to check out Sean Dietrich’s column on Christmas

“magic,” how our community is coming together to help prevent suicide, IZ’s advice for protecting your “treasures,” checking out the “trends” and “treasures” from City Market, advice on activities to include in holiday planning for your children and the list goes on! We are so excited you’ve joined us as we’ve launched Destin Life and look forward to fostering connections,

promoting your businesses, and providing local event, business, dining, music, arts and other information for your families all year long!

Check out our website at MyDestinLife.com. We also have a Facebook page, and appreciate you visiting, liking us and sharing us with your Facebook friends. Or you can email me (Publisher@MyDestinLife.com) with

feedback, photos or story ideas.

As we enter this holiday season, my wish is that you delight in your family, friends and festivities, and reflect deeply on the true meaning of Christmas.

Peace and blessings, Lori Leath Smith.

*Merry Christmas!
From Destin Life*

HIGH SCHOOL

continued from page 1

a charter school—a lofty goal. But momentum grew and during the past couple of years, extensive research, statistics gathering, and the consideration of potential locations and curriculums have been rewarding.

Collaborative Educational Network (CEN), the consultant chosen to write a charter and obtain approvals, will submit the charter application in February 2019. Upon approval by the Okaloosa County School Board, the school can open August 2020! “While the high school’s charter application is being written, we are one step closer to accomplishing our goal,” says Myra Williams, one of the governing board members and VP of Marketing for Howard Group.

“Timing is always critical, and a school can help to foster more community interaction and bring it together,” says Williams. “Further, the time has come, with the growth of Destin and the influx of more families moving into the area, to establish a school of excellence for Destin’s parents and students. We’ve discussed it long enough and now we’re hopeful for our children and grandchildren to reap the benefits of what we’re establishing now,” she says. Governing Board members’ desires are that the new Destin High School will become a model for innovation, providing unique educational opportunities for both college-bound and voca-

tionally-minded students living along Florida’s Emerald Coast.

“The mission of Destin High School is to prepare students academically, physically and

Marine Science, Environmental Science, Cybersecurity, Hospitality and Tourism, and Construction (e.g., Carpentry; Electrical; HVAC; Masonry; Plumbing;



mentally to become responsible, productive, empowered citizens,” says Denise Fountain, one of the governing members and Broker Associate with Beachy Beach Destin Real Estate. “Embracing the area’s history as a tourist destination, military hub, and ‘world’s luckiest fishing village,’ and supported by strong public/private partnerships, our diverse and specialized programs will provide the foundation each student needs to secure a solid future.”

A recent presentation to Destin City Council states that Destin High School will strive to meet the diverse needs of the local community by providing specialized programs and career academies in areas such as

Construction Technology).

Williams said donations and more committee members are needed to help make it all happen still. “Until the school opens and receives money from the state, it must fundraise to cover expenses, as well as seek grants,” she says.

Phase 1 Goal: \$85,000 is for consultant fees to write the charter and provide ongoing expertise until the school opens. It will also cover attorney fees for legal documents and the establishment of Destin High School, Inc., as a not-for-profit entity.

Phase 2 Goal: \$500,000 is for facility development, plans, faculty search, operational and startup expenses.

You can help! To support financially contact info@destinhighschool.org or reach out at Facebook/destinhighschool.

There are ample ways to get involved by serving on one of the committees below:

Facilities - This committee is working to identify a facility, research funding sources, work with the architect and the design build firm to plan the facility.

Fundraising - This committee will cultivate relationships in the community and identify potential sources of funding for the school.

Media/Public Relations - This committee will develop press releases and forge contacts within the community to spread the word on the school.

Grant Writing - This committee will research, identify and write grants to support the school.

Web Design/Branding - Initially, this committee will identify companies who can design and maintain the school’s website until a Principal is hired. This committee will also establish guidelines for the branding of the school. (colors, etc).

Finance - This committee will work with School Financial Services and review monthly budgets, cash flow statements, grant proceeds, etc.

Other committees include Curriculum, Nominating, Faculty/ Administration, Operations and Logistics committees.

Currently, three undisclosed

properties within Destin’s city limits are being considered. Financial consultants can obtain bonds for the purchase of the property, build the high school, and lease it to the school. Then there would be a future buyout setup once the school is up and running.

The school’s first fundraising event will be hosted at the office of Dr. and Mrs. Bawa on Feb. 7, 2019, for Valentine’s Day. Details on events, updates on funds raised and serving opportunities are available at Facebook/DestinHighSchool.

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Path of Grace: Helping Women Recover Through Faith

BY DAVE WHITE

In November, close to 100 people gathered to celebrate the grand opening of the most recent Path of Grace facility in Santa Rosa Beach. Founded in 2009, Path of Grace is a women's residential recovery home dedicated to helping those struggling with addiction find "recovery through faith." In the audience were a diverse group from the community including pastors, public officials, representatives from the county jail, current residents and past graduates of the program—all testifying to the effectiveness of the 12 to 24-month program.

"This program was a life-saver and a life-changer for me," said recent graduate and current house manager Emily Cunningham, who, after graduating from the program, has transitioned into full-time employment with Path of Grace. Emily is now

"house mom," and mentor to the residents. She acts as a guide as well as day-to-day supervisor of the home. "This program has restored my family, my relationship with my daughter, and it gave me a chance for a fresh, new start. Before I came to the program, I didn't know who I was. My identity was wrapped up in all that I had done and the mistakes that I made. Because of Path of Grace, I have found my identity in Christ and that has made all the difference. Now I know how to love and be loved in real relationships," she said.

Andy Watkins, the inmate welfare programs manager for the Walton County Jail, was on hand to lend his support and celebrate the program as well. "I really believe in this program; to see them being able to increase their capacity to be able to touch more people and take



more women in and help make a difference in their lives—it's just fabulous." Every week, Path of Grace women visit the jail to share testimonies and spur conversation about recovery. At the jail, they talk and work with a different group of women, hoping to give them encouragement and hope. "The difference that I see, even them coming in during the week and providing an opportunity for some of these young ladies to open up and to share what they're going through, and the young ladies here being able to relate to them, I think it's great," Watkins said. "They do an awesome job."

Path of Grace operates three residential homes, one in Miramar Beach and two in Santa Rosa Beach. With the most recent addition, the program now has space for 35 women. The total cost for the resident is \$800 for the entire 9 to 24-month program. The balance is paid through monetary donations and the operating profit from two Path of Grace thrift stores located on Hwy. 98 in Miramar Beach. "I see every day the difference this program is making in the lives of our residents and families," said managing director Eddie Mansfield. "When you see someone that's broken and

in despair and their lives seem hopeless because of addiction...I love to see them get the help they need through God and then, to see the spark in their eyes and you know it came from God, to watch people change from hopelessness to filled with joy. That's a life worth living."

You can help Path of Grace fulfill its mission with a monetary donation or donations of lightly used furniture or by shopping at the Path of Grace thrift store, 10962 U.S. Hwy. 98, Miramar Beach, or call 850-654-8500.

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For more information, visit basinalliance.org.



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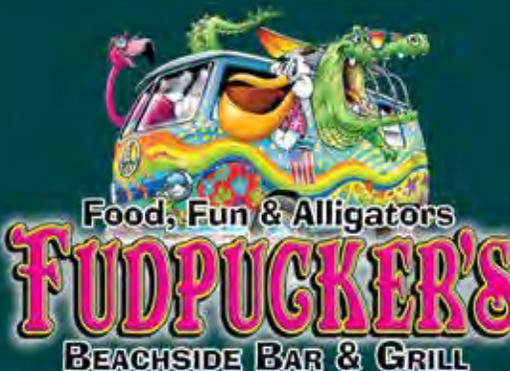
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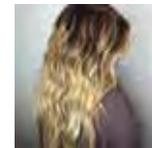
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 Community

Around Town Holiday Events

A Sinfonia Holiday! Our region's fully professional symphony orchestra led by Music and Artistic Director Demetrius Fuller presents a stellar lineup for the holidays!



Vocalist Chris Mann returns to the Sinfonia stage at Village Baptist Church on Fri., Dec. 14 at 7:30 p.m. in the annual Holiday Pops. Mann, whose crystalline voice garnered his place as a finalist on NBC's "The Voice," along with rave reviews in the lead role of the national touring production of "Phantom of the Opera," and two PBS full-length concerts: "Chris Mann in Concert:

A Mann for All Seasons" and "Home for Christmas," will join forces with Sinfonia's full orchestra for a most magical concert of the holiday season, perfect for the entire family. Tickets range from \$29.50 to \$55 per person.

Sinfonia's Annual Gala Event will be held on Tues., Dec. 18 at The Henderson: A Beach & Spa Resort, and will feature singer/actress Jane Lynch. Lynch is an Emmy and Golden Globe-winner for her portrayal of Sue Sylvester on "Glee," and is currently the two-time Emmy Award-winning host of NBC's "Hollywood Game Night." For "A Swingin' Little Christmas," Jane brings along Kate Flannery (NBC's "The Office"), Tim Davis ("Glee"), and The Tony Guerrero Quintet for the jazziest musical holiday concert you'll ever experience. The evening begins at 5:30 p.m. and includes VIP pre-concert reception, dinner and the performance. Tickets range from \$275 - \$500 per person. Single tickets and tables of 10 are available at sinfoniagulfcoast.org.

The local chapter of the **Florida Public Relations As-**

sociation (FPRA) is hosting Holiday Toast on the Coast Fri., Dec. 7, 6:30 - 9:00 p.m. Mix and mingle with tons of local friends at Luna Ballroom in Destin. Celebrate the holiday season with yummy bites, drinks and an awesome silent auction with gifts like vacation stays and spa packages! Who throws a party better than a bunch of PR people? Tickets are \$30 and can be purchased at Eventbrite.com/HolidayToastontheCoast. This is a party is for EVERYONE - not just those in the Marketing/PR industry!

The City of Destin's 34th Annual Christmas Parade will be held Sat., Dec. 8, 2018, at 10 a.m. This year's theme is "Christmas at the Beach." Floats will begin at Downtown Destin Shopping Center (Old Time Pottery) and travel west down Harbor Blvd. (Hwy 98) to Stahlman Avenue. Spectators should stand on the north side of Harbor Blvd. to watch.

The Destin Harbor will be dancing with holiday lights and cheer during the **31st Annual Holiday on the Harbor**, Destin Boat Parade, Dec. 9, 6-7 p.m.

Visit with Santa Claus from 12-4 p.m. at HarborWalk Village's Main Stage. Ballet Conservatory and Destin School of Music & Dance presents The Nutcracker at 4 p.m. Then the Boat Parade will light up the harbor beginning at 6 p.m. with fireworks following the parade and firespinning on HarborWalk Village's main stage.

Destin Chamber's Holiday Party & Awards Gala sponsored by Fort Walton Beach Medical Center & Twin Cities Hospital will be held Dec. 13, 6 - 9:30 p.m. at Embassy Suites Destin - Miramar Beach and will feature live entertainment by The Moos Brothers. Attire is black-tie optional. Register at DestinChamber.com.

Northwest Florida Ballet's A Very Electric Christmas will be held Dec. 21 and 22 at 7:30 p.m. and Dec. 22 at 2:30 p.m. at Destin United Methodist Church's Life Center. Lightwire Theater, a former finalist on the hit show America's Got Talent, will thrill audiences of all ages with this magical and captivating tale of family, friendship and hope set to timeless holiday

hits including Nat King Cole, Mariah Carey and Tchaikovsky. Get tickets at nfballet.org.

Sinfonia Gulf Coast Youth Orchestra hosts their fall concert Dec. 9, 3 - 5 p.m. at Grace Lutheran Church in Destin. The premier training orchestra in Northwest Florida, it consists of more than 50 students who participate in a variety of ensembles that perform throughout the school year. The fall concert will feature ensembles performing traditional classical as well as everyone's favorite holiday selections. Call Sinfonia Gulf Coast at 850-460-8800 for more info.

The Destin Library will host a Harry Potter Yule Ball Celebration on Dec. 13, 2018, 6 - 8 p.m. Witches and wizards of all ages are invited to dress in their House colors and the Sorting Hat will be on hand to give you a House to call home. This family-friendly event will feature a variety of games and activities inspired by the series, including trivia, a library-wide scavenger hunt, and magical holiday crafts. For more info, call (850) 837-8573.

Tips from the Trainer: How Social is Your Dog?

BY STEVE KOTOWSKIE

I realize this is a bit of a loaded question. Some readers might say their dog is fantastic all of the time and never meets a stranger. Others would continue that their dog loves to greet everybody and every dog they meet. In fact, their dog pulls them towards everyone and every dog just to say hello. Still, others might say they keep their dog away from strangers because they show themselves unfriendly - or they might even just jump up on people because of over excitement. Then there is the dog that is often considered unfriendly, because it shows very little excitement for a strange person or dog. It is easy to visualize each scenario. Each of them can paint a picture of some interesting things to us.

Let's start with the over excited dogs that just have to see everyone. That is the equivalent of an unruly child running around grabbing people, making a scene just to be seen. Humans like to believe Rover is just showing himself friendly, but all the

while he is showing himself less than polite, even to dog people. Sniffing all around, kissing, licking can be signs of a dog showing



submission, and for new friends that might be considered a bit unstable. The other dog might find it offensive to have another dog in its bubble, and getting so up close and personal at first meeting.

Now, that dog that jumps all over people isn't being polite at all. It is in the human's bubble and is truly a nuisance. People sometimes excuse this behavior, but nobody really likes muddy paws on their clothes. Imagine having on a nice silk blouse and

a dog's nails ripping it to shreds because he is so friendly he just has to jump all over you. This is a behavior that should be replaced with a sit, in order to properly greet people.

Finally, we have that standoffish dog, showing restraint, even remaining aloof. This is a good dog for many reasons. If it is not interested in other dogs or people it can stay focused on the owner, and what the owner expects from him. I like to see dogs with this level of confidence in the face of other dogs and people. Think in terms of trust. A good relationship starts with good communication. That communication leads to trust. Out of trust is born an ability for you to have influence over your dog and its behavior.

A perfectly social dog does not have to 'socialize' with every person or dog it meets. Being social is about behaving with distractions. When we deal with very young children we ask them to, "Stand here quietly while I talk to Mr. Smith." This is because jumping

all over Mr. Smith would be inappropriate. The same applies to Mr. Smith's children. Play time is not all the time. It is very difficult to keep Rover focused if he believes everyone must say hello to him. Socialize your dog with

friends, when it is appropriate. Perhaps we should interact with our own dogs more, becoming their primary social network, not leaving it to strangers to influence our dogs.



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Destin Commons Opens Luckey Climber Interactive Play Area

Destin Commons' new interactive and three-dimensional vertical maze, the Luckey Climber is now open and available for children to enjoy. Located in the Destin Commons Center Plaza, Luckey Climber is a welcomed addition.

"We are excited to be reopening our play area and we thank all of you for your continued

patience during our renovation. Luckey Climbers are not only wonderful for physical exercise, but they encourage problem solving. Destin Commons is first in the Panhandle to bring you this interactive play and we cannot wait to see children of all ages enjoying it," says Brooke Zannis, Marketing Manager, Destin Commons.

Per the Luckey Climber web-

site, "A Luckey Climber is a safe, interactive, three-dimensional



vertical maze that defines public spaces, encourages physical activity, and offers the sort of imaginative play experience that is important for the intellectual development in children."

The installation of Destin Commons' Luckey Climber makes a total of only three Climbers in the state of Florida. Introduced in 1985, Lucky

Climbers are for kids of all ages. The vertical maze offers more than physical play and has a positive effect on childhood development in areas such as: problem-solving, spatial thinking, balance, social interaction, and cooperation. For more information on Luckey Climbers, visit <https://www.luckeyclimbers.com/>

TO DO IN DESTIN! DECEMBER 2018

..... 1 - 31

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

..... 4

Santa on the Dock of The Bay | 5:30pm | The Bay Restaurant

How I Met Your Mother Trivia Night | 7pm | Village Door at Seascape

..... 5

Holiday Concert Series + Visits with Santa | 6pm | Village of Baytowne Wharf
Trivia Night | 7pm | World Of Beer Destin

..... 6

Chanukah Celebration | 5:30pm | Emerald Grande at Harborwalk

Thursday Beer Run | 6pm | 1835 Porch Bar

..... 7

Free Beach Bonfire | 5pm | Royal Palm Grille

Holiday Toast on the Coast | 6:30pm | Luna Ballroom Destin

Charity Christmas Ball | 7pm | Café Thirty-A

..... 8

Breakfast with Santa | 8am | Emerald Grande at Harborwalk

"Christmas at the Beach" - 2018 Destin Christmas Parade | 10am | North Side-Harbor Blvd.



Famers Market | 9am-1pm | Grand Boulevard

AJ's Christmas Elf Party | 12:30pm | AJs Destin

Visits with Santa | 1pm | Harborwalk Village

Photos with Santa Claus | 2pm | Grand Boulevard

Tuba Christmas | 5pm | Village of Baytowne Wharf

Karaoke | 7:30pm | World Of Beer Destin

..... 9

Breakfast with Santa | 8am | Emerald Grande at Harborwalk

Visits with Santa | 1pm | Harborwalk Village



Holiday Boat Parade | 6pm | Harborwalk Village

..... 10

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

Bingo, Beer and Butts | 7pm

| Grayton Beer Brewpub

..... 11

Star Wars Trivia Night | 7pm | Village Door at Seascape

..... 12

Holiday Concert Series + Visits with Santa | 6pm | Village of Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 13

Thursday Beer Run | 6pm | 1835 Porch Bar

Destin Chamber Holiday Party & Awards Gala | 6 - 9:30pm | Embassy Suites Destin - Miramar Beach

..... 14

Free Beach Bonfire | 5pm | Royal Palm Grille

..... 15

Breakfast with Santa | 8am | Emerald Grande at Harborwalk

Farmers Market | 9am-1pm | Grand Boulevard

Visits with Santa | 1pm | Harborwalk Village

Photos with Santa Claus | 2pm | Grand Boulevard

Santa Cause Pub Crawl | 6pm | Harborwalk Village

Karaoke | 7:30pm | World Of Beer Destin

..... 16

Breakfast with Santa | 8am | Emerald Grande at Harborwalk

Visits with Santa + Santa Paws Pets Pictures | 1pm |

Harborwalk Village

..... 17

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

Bingo, Beer and Butts | 7pm | Grayton Beer Brewpub

..... 18

Christmas Movies Trivia Night | 7pm | Village Door at Seascape

..... 19

Holiday Concert Series + Visits with Santa | 6pm | Village of Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 20

Thursday Beer Run | 6pm | 1835 Porch Bar

..... 21

Free Beach Bonfire | 5pm | Royal Palm Grille

Christmas Concert Sing A Long | 6pm | Harborwalk Village

Ugly Sweater Party | 7pm | World of Beer Destin

..... 22

Winter Wonderland Snow Day | 9am | Village of Baytowne Wharf

Famers Market | 9am-1pm | Grand Boulevard

Visits with Santa + Holiday Movie Night | 1pm | Harborwalk Village

Karaoke | 7:30pm | World Of Beer Destin

..... 23

Visits with Santa + Cookie Decorating | 1pm | Harborwalk Village

..... 24

Bingo, Beer and Butts | 7pm | Grayton Beer Brewpub

..... 26

Trivia Night | 7pm | World Of Beer Destin

..... 27

Thursday Beer Run | 6pm | 1835 Porch Bar

..... 28

Free Beach Bonfire | 5pm | Royal Palm Grille

..... 29

Famers Market | 9am-1pm | Grand Boulevard

Karaoke | 7:30pm | World Of Beer Destin

..... 30

New Years Eve Party | 8pm | Old Florida Fish House

..... 31

Baytowne Countdown | 6pm | Village of Baytowne Wharf

New Year's Eve Street Party | 7pm | Harborwalk Village

Cocktails and Confetti NYE Party | 7pm | Rum Runners Sandestin

SunQuest Cruises' NYE Cruise | 8pm | Solaris Yacht

Just Cauz NYE Bash | 9pm | Tailfins Ale House

McGuire's NYE Celebration | 9pm | McGuire's Irish Pub



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Community

Protecting Your Most Treasured Possessions



BY VICTORIA OSTROSKY
INSURANCE ZONE

Stephen pulled the leftovers from the refrigerator where his wife Julie had stored them after their meal with her parents a few nights ago. As he sat down at the table, he began leafing through the small pile of mail that had accumulated over the last few days.

Sandwiched between two pieces of junk mail was his homeowners insurance renewal information. As he opened the envelope his mind began to

wander. His in-laws had asked him just the other day if Julie's engagement and wedding rings were insured. He said, of course they were! Which made him wonder if they actually were. He had spent a tidy sum on them.

His new Declarations Page was showing he had plenty of contents coverage, so he figured he was good. Just to be on the safe side, though, Stephen made a mental note to contact his agent in the morning and ask. He found out some interesting things about contents coverage and collections.

On most homeowners policies there are what's called 'special limits of liability' for certain items of personal property. For example, the typical limit for loss by theft of jewelry, guns, furs, money, precious and semi-precious stones, is \$1,000. That's not for each piece - that's in total. So, if your home gets broken into,

and the thieves make off with your Rolex and your wife's entire jewelry collection of necklaces and rings and bracelets, you'll get some sad news from the insurance adjuster. A solution for some is a broadened endorsement you can add to your homeowners' policy which increases these limits to \$2,500 or even \$5,000.

However, for customers with larger collections of jewelry, fine art or guns, for example, there is the option of scheduling. Some advantages of scheduling your collection on a separate Personal Articles Floater (PAF), is that you'll have worldwide coverage, coverage for mysterious disappearance, coverage for property in transit, and for some carriers, when it's on display. Another good benefit is that it doesn't deplete the personal property coverage of covered perils on your homeowners policy. Scheduled items with value over a certain

limit, for example, \$5,000, will need either an appraisal or a paid receipt if it's a recent purchase, along with a complete description and photo of each item in the collection, such as each piece of jewelry or art, firearms, stamps, or musical instruments.

A third option is a blanket policy that is just like it sounds. You purchase a set amount, such as \$100,000, that covers every item in a specific collection like jewelry, for example, with usually a limit for any one item at \$10,000. You also have the option of a combination of scheduled and blanket items on the same PAF, depending on the carrier.

Stephen, after discussing the value of Julie's rings with his agent, took out a PAF for not just her rings, but his watch, and several pieces of original artwork. Now he could tell his in-laws that Julie's rings were protected, and it would be a true statement.



You invested a lot in your valuable private collections. Make sure you have the right coverage to protect each piece. Talk to your agent today to find out the best option for you.

Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency with offices on 30A and 98. Visit their Video Library on www.ins-zone.com and watch an informative video "How to Protect your most Treasured Possessions," or call 850.424.6979. Victoria Ostrosky, author of this article is an agent/CSR with IZ.

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 Wellness

Destin Pilates and Aerial

Celebrating 10 years of back pain relief on the Emerald Coast

By SUSAN AUTHEMENT DUNNAM
 “10 sessions you'll feel a difference, 20 sessions you'll see a difference, and 30 sessions you'll have a whole new body.” - Joseph Pilates

In just 10 sessions, your muscles feel stronger, your body feels more aligned, and your mind feels clear and stress free. After 20 sessions, you may notice muscle definition and fit better in clothes. After 30 sessions you'll be moving and feeling better, sitting up much taller, and the quality of your life will improve immensely. A Pilates lifestyle of practicing Pilates only twice a week will lead you in pain free direction and bring balance back to your body.

My quest for a pain free life began after being in the chiropractor's office every three weeks for almost two years. Not even 40 yet, I asked my doctor, “When will I be cured?” and he replied “You will be a lifer.” Being a free thinker and someone who believes in creating their own reality, I decided to take matters into my own hands. I had originally discovered Pilates while living in Aspen and found immediate relief with my constant back pain due to horseback riding injuries, a major car wreck and numerous crashes while skiing and snowboarding. I had obviously been very hard on my body in my youth. However, when I moved back south, there were no local Pilates studios in my area. Without a Pilates instructor to guide me, I reluctantly stopped practicing and unfortunately my bad back reappeared. I refused to allow a false and hopeless “diagnosis” shape my destiny. So I traveled to New Orleans and started the process of getting my first Pilates mat certification so I could train myself properly. I found both relief and a newfound purpose. A love affair began with this amazing conditioning system that I call “my medicine.”

At that time no one in the Destin area offered any Pilates certifications. So, I moved in 2003 to complete my 700-hour comprehensive training with all of the Pilates equipment. In spring 2009, I returned to Destin and pursued my dream of opening a Pilates and Wellness center. It's so hard to believe that Destin Pilates and Aerial will be celebrating its 10-year anniversary soon. Since

its conception, we have hosted over 20 Pilates, Aerial and Barre certifications and had the distinct honor of becoming a Balance Body training center.

I am beyond excited to be celebrating 10 years of success this spring with Christine Fox, my new business partner and expansion for a new 30A Pilates and Wellness location. My journey has been filled with great success and great sacrifice. There have been many sleepless nights, holidays missed with my family and friends, and countless weekends and evenings working late in the studio. I am forever grateful to long term clients who saw my vision of creating a restoration center and supported me emotionally during the lean times, and put me back on track after detours of mistakes and regrets. Those clients became my trusted friends and prayer partners, who unknowingly helped me restore my soul as I helped them restore their bodies.

By remaining teachable, humble, and surrendering my heart

in prayer, God met me in the middle creating my Nexus point. Over the past 10 years I was told I was too old, too heavy, that I didn't have the knowledge or work ethic and I didn't have the drive to sustain a fitness business. Don't ever let other people opinions destroy your dreams. Let it fuel your fire, as it did me, and let it help you step into the faith in yourself it takes to succeed.

You can either walk in fear (of success) or faith (to succeed). You cannot successfully walk in both. As I reflect, I am so thankful I chose to listen to the voice of God who wanted me to be blessed and an overcomer.

At Destin Pilates and Aerial, our instructors take the same approach with our clients from the time they walk through the doors.



Many feel, as I once did, hopeless and hurting after being told to accept our “diagnosis.” Sometimes surgery, pain meds or even steroid shots may not be the best or most timely options. As we learn to listen to our bodies and understand how they are supposed to function, we learn that Pilates can be used as a method to help reform and restore bring back balance to the body. Researching

new techniques, trying new pain treatments, and collaborating with health care providers could offer wider and more lasting solutions for those living in pain and immobility. Along with many of our clients and professional athletes we have trained, I am living proof of this.

Destin Pilates and Aerial de-
PILATES
continued next page

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PILATES

continued from page 10

sires to be a place of divine health and wellness for the body, mind and soul. “As a man thinketh in his heart, so is he.” -Proverbs 23:7. We were NOT designed to live a life in pain! We were designed to live an abundant life!

We are offering new client specials in December with more to come this January: new Beginner Reformer Classes and two new myofascial stretch systems we’ve brought to the Emerald Coast, Rossiter and Eldoa. Many clients have reported significant pain relief in just one session. Please visit Destinpilates.com for more information about our certified and experienced trainers and our innovating and exciting new classes. It would be our privilege to help you restore your body so that you can live your life to its fullest.

*May God Bless you richly,
Susan Authement Dunnam
Director/Destin Pilates & Aerial
Wellness Center*

BY LORI LEATH SMITH

The holidays — twinkling lights, fun events, parties with friends, gifts, family gatherings, and yes, a lot of shopping.

Usually, at this time of year, I’m not pleasure shopping, I’m a woman on a mission.

But then, I found out that shopping burns calories; and lots of ‘em! Is that possible? Yes, it is, I found out. Actually, everything we do burns calories — breathing, sleeping, standing and all of the active pursuits we enjoy (and some we don’t).

That means I can offset a little of my holiday party “taste-testing” and Christmas Day food fests with some heavy-duty shopping — kill two birds with one stone, so to speak. That means I can have a bite of those cute little pecan pie treats, a small handful of puppy chow (a favorite tradition at our house), a little apple cider or a glass of red wine. After all, no one wants to miss out on enjoying the holidays. And, by thinking of this “shopping” thing a little differently, I figure I can shop the calories off and, hopefully, offset any added pounds.

Shopping Off the Calories

Through research I found out a 150-pound person can burn roughly 100 calories in 38 minutes of shopping, or approximately 160 per hour, according to sparkspeople.com! Though the amount of calories you burn while shopping depends on your body weight, the average person can burn almost 400 calories and cover almost three miles on a shopping trip in 2.5 hours of browsing in stores, according to a study commissioned by Debenhams, a British multinational retailer. That’s the equivalent of a piece of carrot cake or two large glasses of red wine! Just two hours could work off the 283 calories in a typical latte coffee, based on an average body weight of 175 pounds, walking at an average speed of 3 mph.

According to Nutrition ATC (nutritionatc.hawaii.edu), an easygoing shopper can accrue about three miles of walking during a three-hour period. Add standing and looking at merchandise or standing in line to make purchases to the equation, and it can add up to roughly 400 calories for a 100-pound person, 750 calories for a 200-pound person, and 1,100 calories for a 300-pound person. And those stats are conservative. A more aggressive shopper might be able to walk as many as five miles in a three-hour shopping spree.

And if he or she is doing a lot of fidgeting, reaching for merchandise, and waving at friends, a 100-pound person on average can burn 500 calories and a 200- to 300-pound shopper up to 1,000 calories or more.

Women take an average 7,305 steps each time they head out to actively shop, almost three quarters the 10,000 daily number recommended

by the National Health Service (NHS) of England, Scotland, Wales and Northern Ireland. Add to that the weight of bags full of bargains and you have a work-out worthy of the gym.

Therefore, I’ve calculated that my shopping burns approximately 160-165 calories per hour. And, my leg muscles benefit most (from all the walking) and arms also get a good workout from carrying shopping bags.

Here’s some perspective for comparison if you’re counting calories: If I shop for three hours, I can burn off approximately 495 calories. If I hit the



shops for six hours, I can burn off some of the “day of” meals. That means I can enjoy some of the following holiday favorites!

8 ounce cup of Eggnog – 340 calories; spiked with 2 ounce rum = 470

1 cup (a few handfuls) Puppy Chow, a homemade holiday treat made with Chex cereals, melted chocolate, butter, peanut butter and powdered sugar.

Pecan Pie (1/8 inch of 9-inch diameter = 456)

Apple Cider (1 cup = 120 calories)

Turkey (6 ounce serving = 240 calories)

Dressing (1 cup = 400 calories)

Ham (3 ounces = 210 calories) 2 by 4 by 1/2-inch slice fruit-cake = 450 calories

Sweet Potato Casserole (1 cup = 239 calories)

Green Bean Casserole (1 cup = 142 calories)

Perhaps this year a little “shop ‘til you drop” mentality is in order—not, WHAT shopping I must do, but what shopping can DO for me.

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Yum!

I found this recipe for Quick Healthier Holiday Nog and wanted to pass along — Four bananas, 1-1/2 cups skim milk or soy-milk, 1-1/2 cups plain non-fat yogurt, 1/4 teaspoon rum extract, and ground nutmeg. Blend all ingredients except nutmeg. Puree until smooth. Top with nutmeg.

 Wellness

Time to Do the Holiday Trimming...of the Activities!



BY CHRISTINE RUSHFORD

Tickets to the holiday show...✓

Sparkly Christmas dresses to wear...✓

Fancy dinner before the show...✓

Epic meltdown in the lobby of the theatre where you miss the entire show...✓!

During the holiday season it is very easy for parents to get swept up in the social pressures of providing “The BEST Christmas ever!” for their children. We all want our kids to have happy memories of the holidays. Unfortunately, this pressure to provide often results in the very opposite of the happy memories parents strive for. Oftentimes, the holiday memories look more like this: “Hurry, we’re going to be late!” “Just SMILE for the picture!”

“Are you eating more cookies?!” “I forgot to move the Elf!” (this one is always said just as the parent lays their head on the pillow to finally get some sleep!) Parents and kids alike end up overscheduled, over sugared, broke and exhausted. I myself get an annual cold or flu every year during the holiday season.

This year, I want to challenge parents to be mindful of which activities to include in their holiday planning. Which activities actually speak to the values and traditions of your family and which have become burdensome and exhausting? Write a list of all



of your typical holiday plans for the month of December. Include your partner and kids in the list writing. Then have everyone rank each of the activities by number. Number 1 would be their favorite activity and number 10 would be their least favorite (if you only have 10 activities that you do

each year). Compare everyone’s lists to determine which activities to keep and which your family wouldn’t mind letting go of this year. You might be surprised by the results. You thought the kids LOVED going ice skating every year, but Johnny’s only memory of that activity is falling down, scraping his knee and being cold. Your spouse always buys the tickets to the Polar Express, but secretly dreads the whole event. This list ranking can lead to an open dialogue about what each family member wants and expects for the season. Also, if some of the family members balk at cutting an activity, remind them that this is a trial year to see how it goes without that activity-it can always be reinstated next year.

As always, I encourage parents to go back to their family’s values and beliefs. Is the purpose of the holiday season to give to others? Is that principle of giving central to the family? If so, choose the holiday activities that speak specifically to giving and cut out the others. Is the purpose of your holiday season to celebrate your religious faith? If so, spend your time in religious

activities. Your time spent should center around your long-term mission for your family. Sometimes in the hustle and bustle of December, we can lose sight of that.

When you trim down the expenses, obligations and time

crunches, you will find that you often end up with “The BEST Christmas ever!”

*For a top 10 list of easy, fun, family centered activities, go to my Facebook page: christine rushford LMHC@counseling-families.com



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Q. I am turning 65 in February. Do I have to enroll in Medicare? I have no plans to retire right now.
- James T

A. If your employer has less than 20 employees, you should sign up for Parts A and B upon eligibility as Medicare will become the primary payer for your health coverage.

However, if your employer has more than 20 employees, you should contact your benefits manager to see if you have group health plan coverage that would enable you to keep your current coverage and delay signing up for Part B. If your coverage is a high deductible health plan and you have a Health Savings Account, you will no longer be allowed to make contributions to your HSA if you enroll in any part of Medicare.

Please note that there could be lifetime penalty payments due if you do not sign up during your initial eligibility period. Feel free to reach out to us for a personal consultation. We will analyze your specific circumstance and help simplify the Medicare maze.

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Small Gifts



By SEAN DIETRICH

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

Early evening. A young couple arrives in town to visit family. They are working-class poor. He is overworked and underpaid. She is too.

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

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

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

The music overhead is Bing Crosby. “Silver Bells” is the tune.

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

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

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

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

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

“Honey look!” he says. And just like that, a bad day has become a good day. He unfolds the bill. He looks at Abe Lincoln’s stoic face. Even old Abe seems happy about this particular holiday blessing.

“Wow,” she says. “Aren’t you lucky?”

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

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

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

The couple checks out. Their cashier is wearing a Santa hat, punching buttons on the register. She’s about as cheery as a bucket of room-temperature coleslaw.

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

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

“If you say so,” the cashier says.

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

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

“Sir!” a voice yells. “Wait!” It is the manager. He is accompanied by a young black boy. They are jogging after the couple.

“This kid wants to thank you,” the manager explains.

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

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

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

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

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

Maybe there is something up there in that sky. Something big, just beyond the stars. Maybe it’s in

the trees, the ground, the air, and on aisle twelve.

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

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

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

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

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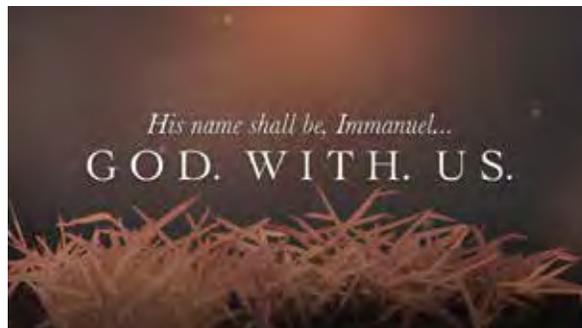
A Pastor's Ponderings: Good Morning

By Rev. J. Pete Hyde



covers up a little, not really wanting to leave the warmth, solitude and peace of the quiet house to face the day. But face it I must. I sit now in my office, Christmas music playing, wondering when the office will finally get warm, trying to find some inspiration for this week's message. The typical, clichéd words of the season come to mind through the music mentioning drummer boys, silver bells, cattle lowing, being home for Christmas and mama kissing Santa Claus. What new is there to say? It's all been said hasn't it? Why not just tell folks to listen to some Christmas music today and they'll get the message. But, what message will they get? Will they get a message that is not remotely tied to the Christmas message?

Will they get a message that paints a picture of the perfect family and perfect Christmas in the midst of



lives that are full of chaos, struggle, grief and stress?

I don't think Christmas is about having another "Hallmark moment" telling us that no matter what, there are always happy endings. Sometimes there are no happy endings. Sometimes this thing called "life" is not sweet and syrupy and doesn't end up with a guy in a red suit flying across

the face of a full moon declaring "Merry Christmas to all and to all a good night," or Jimmy Stewart proclaiming, "It's a wonderful life." Sometimes we want to pull the covers up over our heads in the quiet of the morning and not face the expected chill of the season. Have you ever said to yourself, "Maybe I can just hide out until New Year's Day and it will all be over!" The music filters into my mind once again through an upbeat, modern arrangement of "Angels We Have Heard on High" by Steven Curtis Chapman. With extended "Glorias" accompanied by drums, guitar and keyboard bombarding me with the message of the season, the touch of the Spirit taps me on the shoulder (more like slaps me on the back of the head). An-

gels announced the coming of the One who came to dwell among us. You remember Immanuel - God with us. He is with us in the grief, stress and struggle that is accentuated during this season. He crawls under the covers with us on the days when we pull them tightly over our heads not wanting to face another day of fake sweetness. He has come to put his arm around our shoulders and walk the path of life with us. This is the gift of Christmas!

Immanuel - God with us! This is what we celebrate! So climb out from under the covers for "God is with us!"

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

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2018 Football Guide



From November Polls to December Bowls...



BY SCOTT MILLER

College Football's 2018 Bowl Games are here!

The road to a National Championship has been paved with all the twists and turns you might expect. The 2018 college football season has been a thrill ride worthy of all the hype.

The November elections are over and the results are in the books...finally. Some races were close, others, well, not so much. Kind of sounds like any given Saturday during college football season doesn't it? And now here we are in December, the regular season has concluded and the Bowl Season is upon us. If you're a Clemson, Notre Dame or an Alabama fan then your eyes are on the prize. If you're a Florida State fan you probably feel like a fish out of water. FSU's 36 year streak of consecutive bowl game appearances has sadly come to an end. If you're a Michigan fan, ouch, that's about all we can say there...Ouch.

Each and every team has a story to tell, some happy, some still hopeful, some left shaking their heads. That's how the ball bounces as the saying goes. So these December Bowl games, well they give us one more hoo-

rah. It's as if our team has gotten one more chance at redemption or maybe one more chance to say, "I told you so". Yes 2018 has been a thrilling roller coaster ride for all and it's not over yet...

Football, fans, fun and food; That's our motto this year and we're ready for more. If you've been following our lead this season, and we sure hope you are, you know what's coming next. Destin Life has a game plan for you. Let us recommend some of our favorite football venues for your game watching and dining pleasure.

Tailfins Entertainment Complex offers an incredible mix of atmosphere, countless big screen TVs, delicious food and drink and amazing views of the



harbor, a combination that's hard to match anywhere. Game day at Tailfins starts with brunch at 10am and ends with live music in the evenings. Make a day of it, bring your appetite and enthusiasm and we promise you'll be glad you did.

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Landshark's Pizza will satisfy football fans of all ages. With plenty of seating and TVs everywhere you look they have all you need for game day. The wings are a must, the pizza is outstanding,



the bartenders are amazing, the atmosphere is exciting and the choice is easy to make. Landshark's Pizza has something for everyone including plenty of parking out back. Be sure to bring your friends and make it a great day!

300 Harbor Blvd. Destin
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Tequila's Sports Bar & Grill is your new destination for all sports. The festive atmosphere,



friendly service and the food and drink served here will keep you coming back again and again. 2 for 1 margaritas combined with so many mouth watering food selections to choose from make Tequila's Sports Bar an easy choice for sports fans up and down the Emerald Coast. Come and see what all the buzz is about.

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College Football Playoff Schedule

Date	Bowl	Time/TV
Dec. 29	Capital One Orange Bowl: Alabama vs Oklahoma	4 or 8 p.m., ESPN
Dec. 29	Goodyear Cotton Bowl Classic: Clemson vs Notre Dame	4 or 8 p.m., ESPN
Jan. 7	College Football Playoff Championship	7 p.m., ESPN



From November Polls

2018-19 BOWL SCHEDULE

Dec. 15:
Gildan New Mexico: N. Texas vs. Utah State 1 p.m., ESPN
AutoNation Cure: Tulane vs. Louisiana 1:30 p.m., TBD
Mitsubishi Motors Las Vegas: Arizona State vs. Fresno State
 1:30 p.m., ABC
Raycom Media Camellia: E. Michigan vs Ga. Southern
 4:30 p.m., ESPN
R&L Carriers New Orleans: Appalachian State vs. MTSU
 8 p.m., ESPN

Dec. 18
Cheribundi Tart Boca Raton: UAB vs. N. Illinois 6 p.m., ESPN

Dec. 19
DXL Frisco: Ohio vs. San Diego State 7 p.m., ESPN

Dec. 20
Bad Boy Mowers Gasparilla: Marshall vs. S. Florida
 7 p.m., ESPN

Dec. 21
Makers Wanted Bahamas: Toledo vs. FIU
 11:30 a.m., ESPN
Famous Idaho Potato: Western Michigan vs BYU
 3 p.m., ESPN

Dec. 22
Birmingham: Memphis vs. Wake Forest 11 a.m., ESPN
Lockheed Martin Armed Forces: Army vs. Houston
 2:30 p.m., ESPN
Dollar General: Buffalo vs. Troy 6 p.m., ESPN
Hawaii: Hawaii vs. La. Tech 9:30 p.m., ESPN

Dec. 26
SERVPRO First Responder: Boston College vs. Boise State
 12:30 p.m., ESPN
Quick Lane: Minnesota vs. Georgia Tech 4:15 p.m., ESPN
Cheez-It: TCU vs. Cal 8 p.m., ESPN

Dec. 27
Walk-On's Independence: Temple vs. Duke 12:30 p.m., ESPN
New Era Pinstripe: Wisconsin vs. Miami 4:15 p.m., ESPN
Academy Sports + Outdoors Texas: Baylor vs. Vanderbilt
 8 p.m., ESPN



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

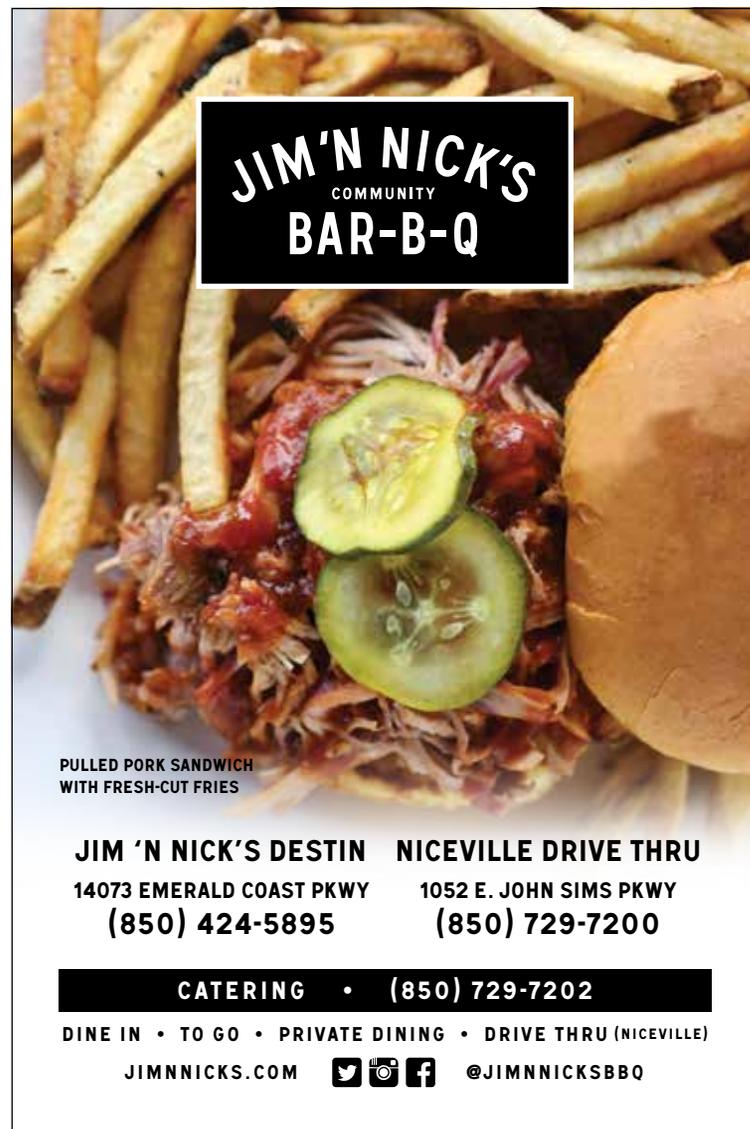


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to December Bowls...



Let the Games Begin...
WATCH YOUR FAVORITE TEAMS



- Dec. 28**
Franklin American Mortgage Music City: Auburn vs. Purdue 12:30 p.m., ESPN
Camping World: West Virginia vs. Syracuse 4:15 p.m., ESPN
Valero Alam: Iowa State vs. Washington State 8 p.m., ESPN
- Dec. 29**
Chck-Fil-A Peach Bowl: Florida vs Michigan 11 a.m., ESPN
Belk: South Carolina vs. Virginia 11 a.m., ESPN
Nova Home Loans Arizona: Nevada vs. Arkansas State 12:15 p.m., CBSN
- Dec. 31**
Military: Cincinnati vs. Virginia Tech 11 a.m. ESPN
Hyundai Sun: Pitt vs. Stanford 1 p.m., CBS



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AutoZone Liberty: Missouri vs. Oklahoma State 2:45 p.m., ESPN
Holiday: Northwestern vs. Utah 6 p.m., FS1
TaxSlayer Gator: Texas A&M vs. NC State 6:30 p.m., ESPN
- Jan. 1**
Outback: Mississippi State vs. Iowa 11 a.m., ESPN2
Citrus: Kentucky vs. Penn State 12 p.m., ABC
PlayStation Fiesta: LSU vs UCF 12 p.m., ESPN
Rose: Ohio State vs Washington 4 p.m., ESPN
Allstate Sugar: Georgia vs Texas 7:45 p.m., ESPN

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TailfinsDestin.com

The Seasons Change on the Emerald Coast

ROB BROWN

BACKROADS SPORTS NETWORK

In New England, the changing of the seasons is marked by leaves turning from green to brown and red.

In the mountains, it's signified by the grey mountains being coated with white snow.

But around the Emerald Coast, the seasons are marked by color changes of a different kind.

Across the Florida Panhandle, the emerald green turns to crimson and white, orange and blue, garnet and gold, and black and red.

College football season is a special time for fans across the coast, and with the national flare added by our military installations, fans of every school around the nation can be seen wearing their team colors in bars and garages in every community.

But for all the pomp and circumstance of the beginning of the season, the joy is matched by the sadness of the realization that the greatest season of them all is rapidly coming to its conclusion.

Recently, I've heard people complaining about the number of bowl games played, and it

leaves me with one question.

Why?

Conference championship weekend is bitter sweet. We get some of the biggest games of the year. But, accompanying that is the recognition that it's nearly

two can compete for a National Championship, and only one can be declared the best in the land. And with rise of the dynasty in Tuscaloosa, the odds that it's your school are low.

So why would we want fewer bowl games? Why would you want less football? Why would you not want to see your school, and everyone else's, line up one more time before you wash that school shirt and put it in the dresser for eight months?

Before we know it, February will be here, and with it, the drought of football marked by radio shows telling you daily "only 250 more days until football... 249.... 248."

Enjoy the bowl games for what they are, a fun exhibition of two schools playing for nothing more than school pride and the ability to go out on a high note.

Savor the bowl games, because before you know it, college football will be over; the jerseys will give way to fishing shirts and tank tops, and all but one team will be looking forward to the kickoff of 2019.

College football season ties everyone across the Emerald Coast together as one. Bulldogs, Gators,



Seminoles, and Tigers all have one thing in common for just a few months. Politics can be polarizing. Choices in entertainment in every medium attract small groups together here and there.

But college football is a different animal. College football is a shared love by people of all walks of life. College football is a unifying point, even if you hate the fan sitting next to you for three hours on a Saturday night.

And in just a few days, the season goes away.

In just a few days, the colors will change again across the Florida Panhandle.

In just a few days, we'll all collectively look at each other to see

who can Google "when is college kickoff 2019?" the fastest.

So enjoy the bowl games. Enjoy the end of the season. Cheer for your boys of fall one more time. Root against your rivals one more time.

Because before you know it, the seasons will change, and it'll be back to the calendar for all of us.

Whether you like the heat of summer or cold of winter, the growth of spring or the coziness of fall, let us all, one last time, savor the best season of them all.

Happy college football season, everyone.

PRO FOOTBALL WATCHING DECEMBER 2018

NFC EAST

DALLAS COWBOYS

Dec. 9 vs. Philadelphia Eagles, 3:25 p.m. (FOX)
Dec. 16 at Indianapolis Colts, 12 p.m. (FOX)
Dec. 23 vs. Tampa Bay Buccaneers, 12 p.m. (FOX)

NEW YORK GIANTS

Dec. 2 vs. Chicago Bears, 12 p.m. (FOX)
Dec. 9 at Washington Redskins, 12 p.m. (FOX)
Dec. 16 vs. Tennessee Titans, 12 p.m. (CBS)

PHILADELPHIA EAGLES

Dec. 3 vs. Washington Redskins, 7:15 p.m. (ESPN)
Dec. 9 at Dallas Cowboys, 3:25 p.m. (FOX)
Dec. 16 at Los Angeles Rams, 7:20 p.m. (NBC)

WASHINGTON REDSKINS

Dec. 3 at Philadelphia Eagles, 7:15 p.m. (ESPN)
Dec. 9 vs. New York Giants, 12 p.m. (FOX)
Dec. 16 at Jacksonville Jaguars, 12 p.m. (FOX)

CHICAGO BEARS

Dec. 2 vs. Los Angeles Rams, 12 p.m. (FOX)
Dec. 9 at Arizona Cardinals, 3:05 p.m. (FOX)
Dec. 16 at Buffalo Bills, 12 p.m. (FOX)

ATLANTA FALCONS

Dec. 23 vs. Minnesota Vikings, 12 p.m. (FOX)
Dec. 30 at Green Bay Packers, 12 p.m. (FOX)
Dec. 6 at Chicago Bears, 12 p.m. (FOX)

DETROIT LIONS

Dec. 2 vs. Los Angeles Rams, 12 p.m. (FOX)
Dec. 9 at Arizona Cardinals, 3:05 p.m. (FOX)
Dec. 16 at Buffalo Bills, 12 p.m. (FOX)

MINNESOTA VIKINGS

Dec. 2 at New England Patriots, 3:25 p.m. (FOX)
Dec. 10 at Seattle Seahawks (Mon), 7:15 P.M. (ESPN)
Dec. 16 vs. Miami Dolphins, 12 p.m. (CBS)

ATLANTA FALCONS

Dec. 23 at Detroit Lions, 12 p.m. (FOX)
Dec. 30 vs. Chicago Bears, 12 p.m. (FOX)

Dec. 30 vs. Detroit Lions, 12 p.m. (FOX)

NFC SOUTH

Dec. 2 vs. Baltimore Ravens, 12 p.m. (CBS)
Dec. 9 at Green Bay Packers, 12 p.m. (FOX)
Dec. 16 vs. Arizona Cardinals, 12 p.m. (FOX)

CAROLINA PANTHERS

Dec. 23 at Carolina Panthers, 12 p.m. (FOX)
Dec. 30 at Tampa Bay Buccaneers, 12 p.m. (FOX)
Dec. 2 at Tampa Bay Buccaneers, 12 p.m. (FOX)

NEW ORLEANS SAINTS

Dec. 9 at Tampa Bay Buccaneers, 12 p.m. (FOX)
Dec. 17 at Carolina Panthers, 7:15 p.m. (ESPN)
Dec. 23 vs. Pittsburgh Steelers, 3:25 p.m. (CBS)

TAMPA BAY BUCCANEERS

Dec. 2 vs. Carolina Panthers, 12 p.m. (FOX)
Dec. 9 vs. New Orleans Saints, 12 p.m. (FOX)
Dec. 16 at Baltimore Ravens, 12 p.m. (FOX)

MIAMI DOLPHINS

Dec. 23 vs. Buffalo Bills, 12 p.m. (CBS)
Dec. 30 vs. New York Jets, 12 p.m. (CBS)
Dec. 16 at Minnesota Vikings, 12 p.m. (CBS)

NEW ENGLAND PATRIOTS

Dec. 22 or 23 vs. Jacksonville Jaguars, TBD (TBD)
Dec. 30 at Buffalo Bills, 12 p.m. (CBS)
Dec. 2 vs. Minnesota Vikings, 3:25 p.m. (FOX)

MIAMI DOLPHINS

Dec. 9 at Miami Dolphins, 12 p.m. (CBS)
Dec. 16 at Pittsburgh Steelers, 3:25 p.m. (CBS)
Dec. 23 vs. Buffalo Bills, 12 p.m. (CBS)

NEW YORK JETS

Dec. 23 vs. Buffalo Bills, 12 p.m. (CBS)
Dec. 30 vs. New York Jets, 12 p.m. (CBS)
Dec. 2 at Tennessee Titans, 3:05 p.m. (CBS)

HOUSTON TEXANS

Dec. 2 vs. Cleveland Browns, 12 p.m. (CBS)

Dec. 9 at Chicago Bears, 12 p.m. (FOX)

AFC NORTH

Dec. 16 vs. Philadelphia Eagles, 7:20 p.m. (NBC)
Dec. 23 at Arizona Cardinals, 3:05 p.m. (FOX)
Dec. 30 vs. San Francisco 49ers, 3:05 p.m. (FOX)

SAN FRANCISCO 49ERS

Dec. 2 at Seattle Seahawks, 7:20 p.m. (NBC)
Dec. 9 vs. Denver Broncos, 3:05 p.m. (CBS)
Dec. 16 vs. Seattle Seahawks, 3:05 p.m. (FOX)

SEATTLE SEAHAWKS

Dec. 23 vs. Chicago Bears, 3:05 p.m. (FOX)
Dec. 30 at Los Angeles Rams, 3:05 p.m. (FOX)
Dec. 2 vs. San Francisco 49ers, 7:20 p.m. (NBC)

MINNESOTA VIKINGS

Dec. 10 vs. Minnesota Vikings, 7:15 p.m. (ESPN)
Dec. 16 at San Francisco 49ers, 3:05 p.m. (FOX)
Dec. 23 vs. Kansas City Chiefs, 7:20 p.m. (NBC)

ARIZONA CARDINALS

Dec. 30 vs. Arizona Cardinals, 3:05 p.m. (FOX)
Dec. 2 at Miami Dolphins, 12 p.m. (CBS)
Dec. 9 vs. New York Jets, 12 p.m. (CBS)

DETROIT LIONS

Dec. 16 vs. Detroit Lions, 12 p.m. (FOX)
Dec. 23 at New England Patriots, 12 p.m. (CBS)
Dec. 30 vs. Miami Dolphins, 12 p.m. (CBS)

MIAMI DOLPHINS

Dec. 2 vs. Buffalo Bills, 12 p.m. (CBS)
Dec. 9 vs. New England Patriots, 12 p.m. (CBS)
Dec. 16 at Minnesota Vikings, 12 p.m. (CBS)

NEW ENGLAND PATRIOTS

Dec. 22 or 23 vs. Jacksonville Jaguars, TBD (TBD)
Dec. 30 at Buffalo Bills, 12 p.m. (CBS)
Dec. 2 vs. Minnesota Vikings, 3:25 p.m. (FOX)

MIAMI DOLPHINS

Dec. 9 at Miami Dolphins, 12 p.m. (CBS)

AFC NORTH

BALTIMORE RAVENS

Dec. 2 at Atlanta Falcons, 12 p.m. (CBS)
Dec. 9 at Kansas City Chiefs, 12 p.m. (CBS)
Dec. 16 vs. Tampa Bay Buccaneers, 12 p.m. (FOX)

LOS ANGELES CHARGERS

Dec. 22 or 23 at Los Angeles Chargers, TBD (TBD)
Dec. 30 vs. Cleveland Browns, 12 p.m. (CBS)
Dec. 2 vs. Denver Broncos, 12 p.m. (CBS)

CINCINNATI BENGALS

Dec. 23 at Cleveland Browns, 12 p.m. (CBS)
Dec. 9 at Los Angeles Chargers, 3:05 p.m. (CBS)
Dec. 16 vs. Oakland Raiders, 12 p.m. (CBS)

CLEVELAND BROWNS

Dec. 2 at Houston Texans, 12 p.m. (CBS)
Dec. 9 vs. Carolina Panthers, 12 p.m. (FOX)
Dec. 15 at Denver Broncos, TBD (NFLN)

CINCINNATI BENGALS

Dec. 23 vs. Cincinnati Bengals, 12 p.m. (CBS)
Dec. 16 vs. New England Patriots, 3:25 p.m. (CBS)
Dec. 23 at New Orleans Saints, 3:25 p.m. (CBS)

PITTSBURGH STEELERS

Dec. 9 at Oakland Raiders, 7:20 p.m. (NBC)
Dec. 23 at New Orleans Saints, 3:25 p.m. (CBS)
Dec. 30 vs. Cincinnati Bengals, 12 p.m. (CBS)

INDIANAPOLIS COLTS

Dec. 2 at Jacksonville Jaguars, 12 p.m. (CBS)
Dec. 9 at Houston Texans, 12 p.m. (CBS)
Dec. 16 vs. Dallas Cowboys, 12 p.m. (FOX)

JACKSONVILLE JAGUARS

Dec. 22 or 23 vs. New York Giants, TBD (TBD)
Dec. 30 at Tennessee Titans, 12 p.m. (CBS)
Dec. 2 vs. Indianapolis Colts, 12 p.m. (CBS)

HOUSTON TEXANS

Dec. 6 at Tennessee Titans, 7:20 p.m. (FOX/NFLN)

Dec. 22 or 23 at Miami Dolphins, TBD (TBD)

TENNESSEE TITANS

Dec. 30 at Houston Texans, 12 p.m. (CBS)
Dec. 2 vs. New York Jets, 3:05 p.m. (CBS)
Dec. 6 vs. Jacksonville Jaguars, 7:20 p.m. (FOX/NFLN)

NEW YORK JETS

Dec. 16 at New York Giants, 12 p.m. (CBS)
Dec. 22 or 23 vs. Washington Redskins, TBD (TBD)
Dec. 30 vs. Indianapolis Colts, 12 p.m. (CBS)

AFC WEST

DENVER BRONCOS

Dec. 2 at Cincinnati Bengals, 12 p.m. (CBS)
Dec. 9 at San Francisco 49ers, 3:05 p.m. (CBS)
Dec. 15 vs. Cleveland Browns, TBD (NFLN)

OAKLAND RAIDERS

Dec. 24 at Oakland Raiders, 7:15 p.m. (ESPN)
Dec. 30 vs. Los Angeles Chargers, 3:05 p.m. (CBS)
Dec. 2 at Oakland Raiders, 3:05 p.m. (CBS)

BALTIMORE RAVENS

Dec. 9 vs. Baltimore Ravens, 12 p.m. (CBS)
Dec. 13 at Kansas City Chiefs, 7:20 p.m. (FOX/NFLN)
Dec. 23 at Seattle Seahawks, 7:20 p.m. (NBC)

OAKLAND RAIDERS

Dec. 30 vs. Oakland Raiders, 12 p.m. (CBS)
Dec. 2 vs. Kansas City Chiefs, 3:05 p.m. (CBS)
Dec. 9 vs. Pittsburgh Steelers, 7:20 p.m. (NBC)

CINCINNATI BENGALS

Dec. 16 at Cincinnati Bengals, 12 p.m. (CBS)
Dec. 24 vs. Denver Broncos, 7:15 p.m. (ESPN)
Dec. 30 at Kansas City Chiefs, 12 p.m. (CBS)

LOS ANGELES CHARGERS

Dec. 2 at Pittsburgh Steelers, 12 p.m. (CBS)
Dec. 9 vs. Cincinnati Bengals, 3:05 p.m. (CBS)
Dec. 13 at Kansas City Chiefs, 7:20 p.m. (FOX/NFLN)

Dec. 22 or 23 vs. Baltimore Ravens, TBD (TBD)

Dec. 30 at Denver Broncos, 3:05 p.m. (CBS)

*All times Central (CST)

Sunday night games in Weeks 5-16 subject to change

Hurricane Relief from a Local Source



When tragedy hits, it hits hardest to those who live where the disaster happened. And that's no different with the recent hurricane that rocked the Emerald Coast. It continues to affect the day-to-day life of our local residents, as well as the operations of locally-owned businesses. While much of the country has moved on to other news, we haven't. The local home loan experts at Inlanta Mortgage, Inc. Emerald Coast Team have been working to help impacted homeowners through its renovation loan program, leveraging its decades-plus experience living in the region.

Inlanta's Regional Production Manager Balenda Hetzel

and her team of lenders are actively helping families who are rebuilding their homes after the damage and destruction of Hurricane Michael, offering home renovation loans to help repair, renovate, and improve homes or investment properties.

"Our goal has always been to go through the home buying process with each of our clients, being there beside them to celebrate getting the keys to their new homes," said Hetzel. "But lately it has had a deeper meaning for us in seeing our neighbors rebuild the homes they love, or as they enter into a new home journey."

While there are many benefits of home renovation loans, its key feature is the ability to finance both the existing home and its needed renovations bundled into one loan. This means one overall process: one application, one credit check, one set of forms, etc.

"We're so happy we can help make this time a bit easier for them by helping them navigate the financing of their home rebuild, and make it as simple as possible," continued Hetzel. "Every client is family to us!"

Not only is the team helping homeowners, they've been working with local organizations to support local families by donating needed supplies. They've even rescued displaced animals to help save and shelter them within the Destin-area community, including Hetzel who is still caring for some of those "fur babies" in her home today.

"It's more than a business for us, it's our community. It's our friends. It's our families. It's our local business partners. We simply cannot imagine doing anything less," said Hetzel.

For homeowners affected by the hurricane, reach out to the Inlanta Mortgage, Inc., Emerald Coast Team at 850-499-4759 to learn how renovation loans may be able to help them rebuild their homes. The team is located at 225 Main Street in Destin, Fla. In addition to Hetzel, the office includes native panhandlers Loan Officer Bonnie Manthey and Loan Partner Rhonda Summers. Hetzel's team provides home mortgage services for Florida, Louisiana, Alabama and Georgia.



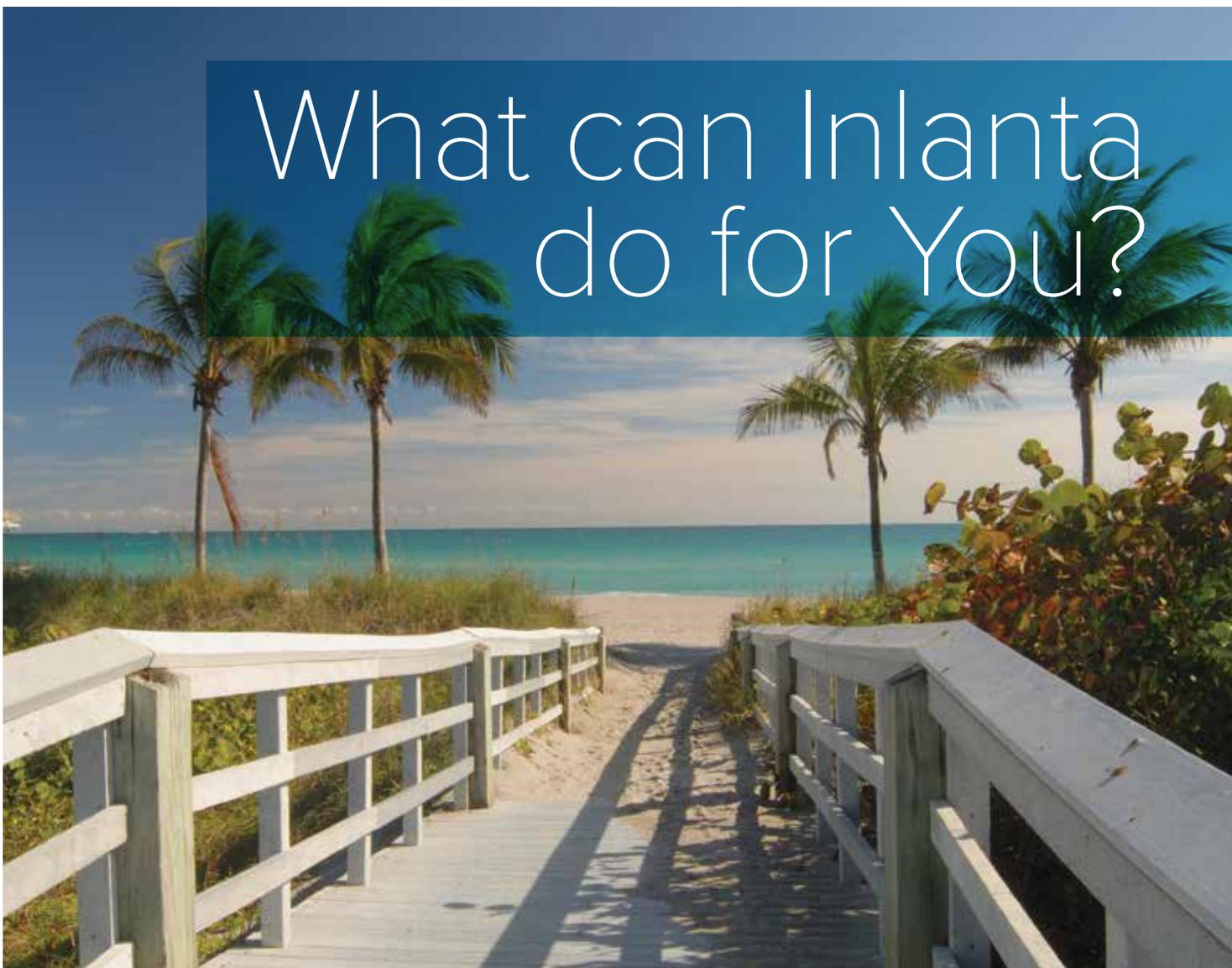
Our day school program offers a unique and positive learning opportunity for all students. We enroll students PreK through 6th grade. Each classroom is set to serve multiple grade levels, and we always keep an 8-to-1 student/teacher ratio. At Compass Rose Academy we use a blend of hands-on curriculum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



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What can Inlanta do for You?

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Balenda Hetzel
NMLS #430532
Regional Production Manager
225 Main Street, Ste. 14
Destin, FL 32541
Cell: 850-499-4759
balendahetzel@Inlanta.com



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NMLS #1016
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 Business

Americorps Stewards Awarded Program of The Year

The Northwest Florida Environmental Stewards have been selected and awarded best program of the year out of 38 Florida AmeriCorps teams. This is the second time the program has been recognized. An organization under the Northwest Florida State College Foundation, the AmeriCorps team works with the Choctawhatchee Basin Alliance to build living shorelines and educate students in elementary, middle, and high school, as well as participate in restoration work for local Florida State Parks. Since 2014, AmeriCorps NWF Environmental Stewards have built or restored over 100 acres of coastal habitat.



In addition to their restoration and education goals, AmeriCorps inspires volunteers from around Okaloosa and Walton Counties, as well as alternative spring breakers, to make a difference. In 2017-2018 alone, they worked with over 550 volunteers who served 1420 hours on reef building, coastal clean-ups, and outreach events.

“This is such an honor to be awarded Program of the Year out of 38 Florida programs,”

says Laurie Von Kaenel, Director of the AmeriCorps team, “I am so proud of the 2017/18 AmeriCorps members for their hard work and dedication to making a positive impact in our communities.” She continues, “Great appreciation and thanks to Volunteer Florida, NWFSC, CBA and Okaloosa and Walton County school districts and Florida State Parks at Grayton for their support and dedication to making the NWF Environmental Stewards program a success, I appreciate all of you!”

The AmeriCorps NWF Environmental Stewards are funded through the Corporation for National and Community Service (CNCS) and overseen by Volunteer Florida, the lead agency for volunteerism and national service in Florida. Volunteer Florida’s mission is to strengthen Florida’s communities through national service, fostering volunteerism and leveraging resources which is supported by the Florida Governor’s Commission on Volunteerism and Community Service. Though most AmeriCorps programs across the United States have one central focus, this chapter is unique because each year members strive to both educate young students about their local ecosystems as well as improve that habitat through living shorelines and invasive species removal. For more information, contact AmeriCorps Northwest Florida Environmental Stewards Director Laurie Von Kaenel at vonkaenl@nwfsc.edu.

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Market Update: A Look into Recent Volatility



BY MAURICE STOUSE
FINANCIAL ADVISOR AND
BRANCH MANAGER

Many investors have experienced significant ups and downs lately and are trying to understand what is going on and how to make or adjust their strategies accordingly. Many just want to know, why the increase in volatility? There are several aggravating factors and some mitigating factors to look at and we will explore those here.

Start with interest rates. The Federal Reserve began raising rates last year and the federal funds (or overnight rate) is now approximately 2-2.25%. Concurrent with that is the rise of the benchmark 10-year Treasury note yield which is now over 3%. Investors could be shifting assets from stocks to bonds or to other more conservative investments. The Federal Reserve has also reduced the size of its balance sheet by approximately 8%, which takes money out of the system. Hence there are fewer dollars out there and possibly fewer dollars to go in to risk based assets like stocks (and commodities and real estate). Some of the impact of these is a continued or even stronger U.S. dollar. A stronger dollar makes U.S. exports more expensive and could hinder profits, or earnings.

Wages have started to move up for the first time in almost a decade as well as some upward movement in the overall inflation rate. Many people consider that the economy continues its expansion at a healthy rate and see that unemployment is at a 50-year low at 3.7%. It is also important to consider that firms that are hiring might be seeing an increase in competition for labor. Hence, cost of labor and cost of materials (and the effects of tariffs remain to be seen) are higher

and these could lead to lower productivity and lower profits over time. To be clear, a majority of companies reported strong earnings for the third quarter, however many consider the stock market to be a forward looking indicator and current volatility is evidence of that.

Are stock valuations high (selling at higher multiples than they have over time) or ahead of historical performance? Depending upon the time frame you are looking at (using March 2009 to present as an example) investors might have reached that conclusion. There are a variety of research tools available on line or from your advisor that can give investors these types of figures. On the other hand, looking at performance over time (as many see time in the market as more important than timing the market) is a guide that investors can use. According to the Stocks, Bonds, Bills and Inflation Yearbook, by Roger G Ibbotson and Rex Sinquefeld, from 1926 to 2017, returns have been as follows: Small stocks 12.1%, large stocks 10.1%, government bonds 5.5%, Treasury bills 3.4% and inflation, 2.9%. Source: Morningstar and Raymond James. These returns have never been linear however which is why investors should assess and plan accordingly.

Call or visit a professional today to learn more on strategies to build your wealth but also preserve your capital when you need or want to. Have a question you would like to see answered in future SoWal or Destin Life articles? Please send those to Dave@southwalton.life

Maurice Stouse is a Financial Advisor and the branch manager of the First Florida Wealth Group and Raymond James and he resides in Grayton Beach. He has been in financial services for over 30 years. His main office is located at First Florida Bank, 2000 98 Palms Blvd, Destin, FL 32451. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

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necessary for making an investment decision, and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results. There is no assurance these trends will continue or that forecasts will occur. Investing always involves risks and you may incur a profit or a loss. No investment strategy can guarantee success.

Holding stocks for the long term does not insure a profitable outcome. Commodities and currencies investing are generally considered speculative because

of the significant potential for investment loss. Their markets are likely to be volatile and there may be sharp price fluctuations even during periods when prices overall are rising. Gold is subject to the special risks associated with investing in precious metals, including but not limited to: price may be subject to wide fluctuation; the market is relatively limited; the sources are concentrated in countries that have the potential for instability; and the market is unregulated.

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 Off the Hook

 **Off the Hook**

The Ships Chandler: Focus on the Fisherman

BY CALI HVALAC

As the oldest fishing tackle shop in Destin, The Ships Chandler goes hand in hand with Destin's fishing history. Like most in our area, the Wright family relocated to Destin in 1970 on a military assignment to Eglin Airforce Base. Destin was a small fishing village during this time, and after graduating from high school in 1976, Peter Wright decided fishing was his future. He took the time to travel around, from the Keys to the Virgin Islands, Bahamas to the Caribbean, where his fishing knowledge grew. In 1979, he returned to Destin and instead of fishing to make a living, he and his father opened The Ships Chandler.

Originally established as a tackle shop only, The Ships Chandler geared towards the commercial fisherman specifically. The name, The Ships Chandler, made sense since a ship's chandler in the old days



was a person who provided supplies, provisions, cargo and crew to the boats.

At the time, there was only one other tackle shop in town that subsequently closed; thus The Ships Chandler is the oldest fishing tackle shop in Destin. It has occupied four different locations, and occupied the most recent one on the southside of Hwy. 98 in Destin in 1992. This was

when they first built docks out back; however, Hurricane Opal in 1995 had different plans and wiped those clean away. They rebuilt a second set of docks that were larger and could house a variety of boats.

When asked what it was like back then, Peter Wright Jr. shared one story that came to mind. "{My grandparents, Bill and Mary Wright,} were the seventh house built on Holiday Isle, a two story house," Wright said. "My grandmother could sit on the top deck of their two-story home and watch my grandfather go by boat from the back and through the Harbor, out of the pass, and into the Gulf. With hardly any houses built, she could watch him the entire way." Almost unheard of these days!

They added their first fishing charter boat in 1990, and by 1999 had expanded their shop into the boat sales and maintenance arena as well. The Ships Chandler has

had a goal in mind since day one: to help fishermen become better in their craft, instead of just selling them anything and everything. Peter Wright gained a wealth of knowledge during his travels after high school, and he had a vision of sharing that with our local fishing industry here.

For that reason, they carried a lot of custom and specialty tackle in the beginning, and now their little shop has expanded into anything boat and fishing related, from coolers to sunglasses, and more. In addition, they also sup-



ply performance fishing boats and outboard motors and the services to the support them: service and maintenance, customizations, fishing tackle, and boat slip rentals. They even have an

SHIPS CHANDLER
continued next page

 **The Ships Chandler**

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Taking care of Destin's Fishermen since 1980!

Photo: A woman in a light blue shirt and shorts sits on a boat in a marina. The boat has 'The Ships Chandler' written on its side.

SHIPS CHANDLER

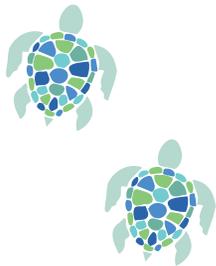
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inshore fishing guide service if you'd like personal instruction or just a fun day of fishing.

Their goal remains the same, and fishermen are welcome to come by with questions or just to introduce themselves anytime. They talk boats and fishing every day and love it. They'll even evaluate your needs and make recommendations. I'd say that's proof that this second- and third-generation, family-owned business is an integral part of our lucky little fishing village and has played a

vital role in its being designated with that title.

Visit their website at <https://theshipschandler.com> or give Peter a call at (850) 837-2262.



Volunteers Finish 1,400-foot Reef at Post'l Point

The Eglin Natural Resources Branch, known as Jackson Guard, won Choctawhatchee Basin Alliance's (CBA) first ever reef-building competition at Eglin AFB's Post'l Point recreation area by building 175 linear feet of reef in four hours. The reef breakwater stretches 1,400 linear feet in all, made of over 140 tons of limestone rock pieces. Jackson Guard won the grand prize: a brewery tour at Grayton Beer Company.



In all, six teams from throughout Eglin and Hurlburt competed to see who could build the fastest reef sections, including staff from Corvias, the Rapid Engineer Heavy Operational Repair Squadron Engineers, the Hurlburt Honor Guard, Jackson Guard, the Bioenvironmental Engineering Flight, 73rd Special Operations Squadron, the 11th Special Operations Intelligence Squadron, and the 1st Special Operations Aircraft Maintenance Squadron. Corvias donated the most volunteer hours to build 18 reef

sections (450 linear feet), in addition to an \$8,000 grant to fund the reef project as part of their Giving Back program.

"Our Giving Back projects are part of who we are and what we do here at Corvias," explains Katie Fuentes, Construction Service Administrator at Corvias, "This year's partnership with CBA was a great experience allowing our whole team to participate for a memorable team building project. We're thankful to have organizations in Northwest Florida like CBA who are dedicated to the health of our

waterways."

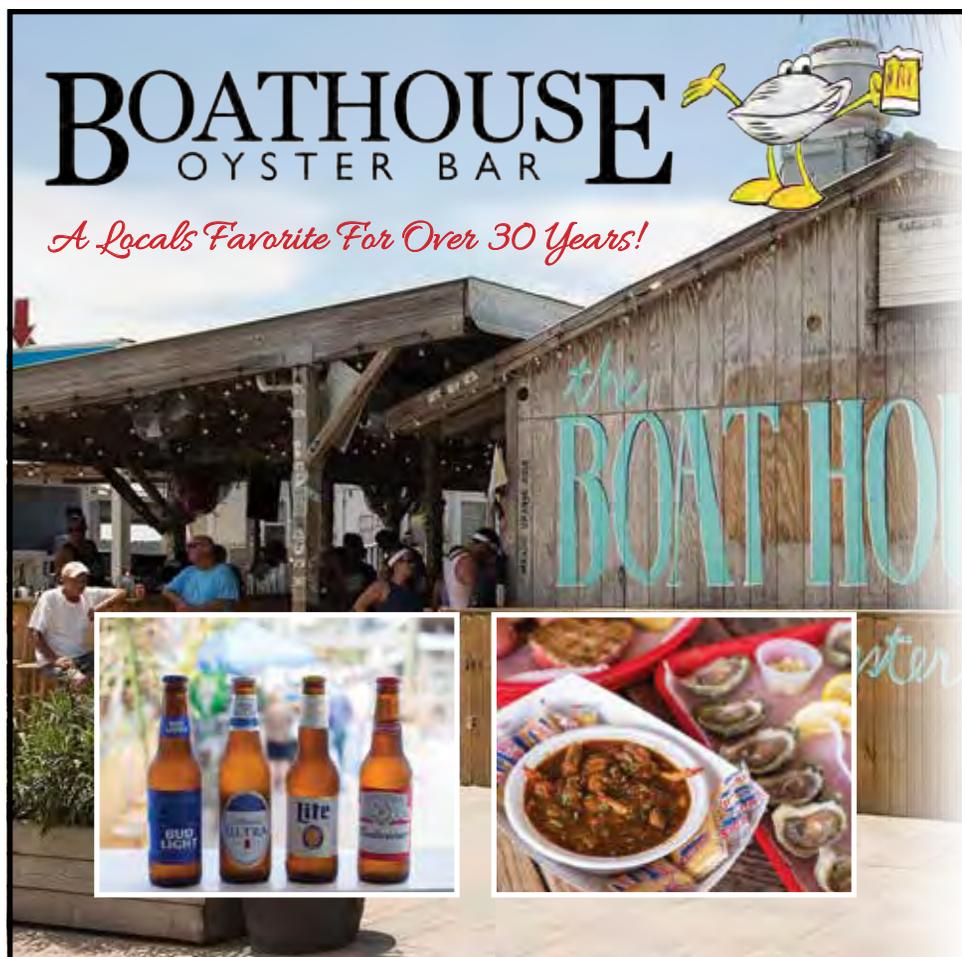
"Reef breakwaters and living shorelines protect cultural and natural resources on Eglin Air Force Base," explains Alison McDowell, Director of the Choctawhatchee Basin Alliance, "In addition to reducing erosion, the breakwaters provide habitat for fish, oysters, and other native species."

"We could not have finished this project in two months without the help from Eglin's Outdoor Recreation's staff at the Post'l Point Marina," Rachel Gwin, CBA Restoration Coordinator adds,

"They offered the use of their boat and an ATV so we could move the limestone material from the staging area to the reef itself. Huge thank you to them!" She continues: "It was a monumental task to move that much material by hand to finish the reefs in two short months, but the volunteers were amazing to work with and made this project one of my favorites to complete."

CBA is a non-profit organization striving to enhance swimmable, fishable waterways through monitoring, education, restoration, and research. For over 20 years, the Alliance has promoted water stewardship within the Choctawhatchee watershed, growing the network of supporters who join in CBA's mission to provide a future for these precious, natural resources.

For more information about CBA, contact Erika Zambello at zambelle@nwfsc.edu.



DECEMBER EVENTS

- Mondays:** 5pm Cole Jordan
9pm Roshambo
- Tuesdays:** 7pm Austin Jennings
- Wednesdays:** 7pm Howland & Hayes
- Thursdays:** 4pm Rusty Hammerstrom
8pm Austin Jennings
- Fridays:** 4pm Jason Finley
8pm Jason Clark
- Saturdays:** 4pm Rusty Hammerstrom
8pm Gunner
- Sundays:** 2pm Kelly Byrd
5pm Rusty Hammerstrom

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 Community

O Christmas Tree, O Christmas Tree: Grand Boulevard at Sandestin Gives Back this Holiday Season with the Annual Festival of Trees

BY BOBBY PARKER

The holiday season is certainly a time of giving, whether it be to friends and family, a local charity or cause, or even to yourself. However, finding fun and creative ways to do so can sometimes be a challenge. Over the past few years, Grand Boulevard at Sandestin has stepped up to that challenge each holiday season with their Festival of Trees display, which is made possible through the Grand Boulevard Arts & Entertainment Program, and this year was no different. A dozen local charities and organizations put their creative caps on and designed a Christmas tree that exemplified their missions. Out of the 12 trees, four of the organizations took home winning titles and a combined total of more than \$7,000.

Best in Show winner for the second year in a row, Friends of South Walton Sea Turtles,

featured a “jellyfish” tree made out of upcycled plastic designed by local artist Billie Gaffrey. Founded in 2015, Friends of South Walton Sea Turtles are dedicated to promoting sea turtle conservation through awareness and education all along the Emerald Coast.

The Boys & Girls Club of the Emerald Coast came in second place with their groovy tree that celebrates 50 years of peace and love. Established in 1968, the Boys & Girls Club of the Emerald Coast strives to enable all young people to reach their full potential as productive, caring, and responsible citizens. Currently, the organization serves over 3,000 kids in eight clubs across Escambia, Okaloosa, and Walton counties.

Located in Defuniak Springs, H.E.A.R.T Animal Rescue took home not only third place, but also the People’s Choice Award



for the third consecutive year. H.E.A.R.T Animal Rescue exists to care for homeless pets in our communities through adoption services, community awareness, and fostering and caring for animals. In addition to their

work, they also believe in philanthropy and continuously give back to other organizations throughout the community.

Rounding out this year’s circle of winners is The Sonder Project who came in fourth place. The Sonder Project was founded through a

partnership with three Walton County based businesses, 360 Blue, YOLO Board, and The 30A Company, who all shared a desire to strengthen communities across the world through food security, clean water, and educa-

tion. Currently, The Sonder Project is working diligently to help those affected by Hurricane Michael as depicted in their display in the Festival of Trees.

Other organizations featured in this year’s Festival of Trees include Fisher House of the Emerald Coast, Children in Crisis, Shelter House, Emerald Coast Theatre Company, The ARC of Walton County, Emerald Coast Children’s Advocacy Center, The ARC of the Emerald Coast, and Emerald Coast Hospice.

The Festival of Trees will be on display in Grand Boulevard through Christmas Day and is open to the public at no charge. For more information on the Festival of Trees, visit www.grandboulevard.com.



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American Foundation for Suicide Prevention is Bringing Change to our Community

Local Nonprofit Working to Support Mental Health and Suicide Prevention Efforts along Emerald Coast

Suicide is the tenth leading cause of death in the United States, yet suicide is preventable. The American Foundation for Suicide Prevention (AFSP) leads the fight against suicide. They are dedicated to saving lives and bringing hope to those affected by suicide. There are chapters in all 50 states, with six just in the state of Florida, including the Florida Panhandle Chapter.

“My sister and I started the Emerald Coast Walk five years ago and since then, we’ve built a thriving local chapter of AFSP

working from Pensacola to Tallahassee, raised nearly \$300,000 to support local initiatives and training to support suicide prevention efforts, and we are keeping the conversation going around suicide and loss,” says Donna Williamson, Chapter Chair.

In the past five years, this volunteer-based organization has held fundraising events across the Panhandle, provided Mental Health First Aid training to the community, worked with local law enforcement to provide mental health education and train-

ing, advocated at the state and national level for policies that reduce suicide rates and improve mental health services, along with offering a beacon of hope to those who have experienced the loss of a loved one, or struggled themselves.

“Our events provide a safe space for those who have lost someone to suicide to come together and not feel so alone. We are working to break the stigma surrounding suicide and mental health issues because the more we talk about it, the more we can do to stop it,” adds Williamson.

Everyone has a role to play in preventing suicide, and AFSP wants to help locals learn the suicide risks and warning signs, and encourage those who struggle to seek help.

“Suicide has touched so many lives that I can’t think of a time someone didn’t have a story or experience to share when I talk to them about our work,” says Jessica Roberts, Board Member. “I lost a friend five years ago to suicide and AFSP helped me grieve and find a way to help others. I’ve grown up with a family



member who struggles as well.

He sought treatment and is still here and I attribute a lot of that to AFSP and our conversations. Talk saves lives. We can all do our part to save a life, save a family from the loss of suicide.”

AFSP Florida Panhandle has several events coming up in the spring including Ride to Fight Suicide, a charity motorcycle run, on April 13, a Campus Out of the Darkness Walk in Niceville (date TBA), and another Campus Walk at Florida State University in Tallahassee (date TBA) as well as Paddle for Prevention, a paddle boarding event for all levels (date TBA).

To learn more about the Florida Panhandle Chapter of AFSP, sign up to volunteer, or have your business sponsor an upcoming event, visit AFSP.org/Panhandle or follow them on Facebook and Instagram.

If you or someone you know is in crisis, please call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255); or text TALK to 741741 to text with a trained crisis counselor from the Crisis Text Line for free, 24/7.



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30A SongwriterRadio.com Music Review

"Never Fails" by Destiny Worship Music

We all know our area is Blessed with an abundance of musical talent. Almost any day of the week we can pick a venue and experience a live performance. What you may not know, is that a large majority of our talented musicians also play in church bands and participate in music ministry. These services span a wide range of denominations but they all have this in common; amazing music that leaves you feeling good!

Often times when one thinks of Christian Music, ideas of "boring," "not for me," "old fashioned," come to mind. Well let me tell you, there is a worship music movement sweeping the nation and none of those adjectives apply!

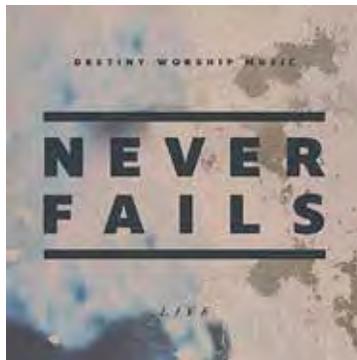
When it comes to Christian worship music, your immedi-

ate thought might go to the big bands like Hillsong United or Jesus Culture, playing to audiences of thousands. Despite the relative fame and notoriety these bands enjoy today, they

actually started out honing their skills and developing their sound playing in their local church, touching the hearts and lives of their congregation.



Now comes a local band Destiny Worship Music with their debut live worship album,



"Never Fails."

The group started out of Destiny Worship Center, an inter-denominational church founded in 2001 and led by Pastor Steve Vaggalis. Over the past 15 years, the church has grown from 100 congregants to over 4000 region wide (with locations in Miramar Beach, Crestview, Freeport and Panama City Beach). Their goal from day one was to help people

fulfill their God-given destiny; and since then they've been doing just that.

Sharpening their musical talents with Live performances each week at Destiny, the group has taken their music ministry to a whole new level. Recorded during a night of worship "Never Fails" was born out of the church and it's members. Nate Kelly, Destiny's Worship Pastor, has high hopes that this record will impact all those who hear it." I hope when people hear this album, they are encouraged. These songs came out of our real-life situations, and we know they will apply to your life-situations." He went on to tell of a specific story that led to the birth of one of the songs they sang that night. "The song Miracle Maker came from a

time when the son of one of our worship leaders had to be life-flighted to the ER. It's one thing to do miracles, it's another to live it. God has proven Himself faithful to us over and over, and that's what these songs are all about." Destiny Worship Music hopes that because they've developed their sound and written songs relevant to people's circumstances, people will latch on to the promises of God being sung by the worship leaders, musicians, and congregation of Destiny Worship Center.

"Never Fails" is available for purchase on all major platforms.

Visit www.DestintWorship.com or 30Asongwriterradio.com for more information.

ECTC presents

It's a Wonderful Life: A Radio Play

It's a Wonderful Life: A Live Radio Play by Joe Landry will delight audiences Dec 6-23: Thurs., Fri., Sat. 7:30 p.m., Sun. 2 p.m. at the Emerald Coast Theatre Company (ECTC) located at Grand Boulevard at Sandestin. This beloved American holiday classic comes to captivating life as a live

1940's radio broadcast. With the help of an ensemble that brings dozens of characters

to the stage, and live, on-stage sound effects, the story of idealistic George Bailey unfolds as he considers a world in which he'd never been born one fateful Christmas Eve.

The running time is 90 minutes and is for all ages. Tickets are \$28/\$30 and can be purchased at EmeraldCoastTheatre.org.



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Those Difficult New Year's Resolutions

By WENDY LECHNER
EMERALD COAST OLIVE OIL



Often, we start the year making resolutions with the best of



intentions, but somewhere about mid-February, we've run off the rails. This is particularly true for those who want to get healthier

in the New Year. Many food plans are tasteless and repetitive, encouraging us to let the whole health idea slide.

Fear not, the trick is to maximize flavor while eating healthy, so what you eat carries the biggest bang for the buck. Naturally flavored vinegars are an amazing way to beef up flavor with few calories. Coming in at just 10 calories or 3 carbs/sugars per tablespoon, flavored vinegars make most things taste better. Tired of broccoli? Give it a drizzle of Sicilian Lemon or Honey Ginger Balsamic Vinegar. You'll never roll your eyes at broccoli, beans, chard, or Brussels sprouts again. Sick to death of chicken, chicken, chicken? Try adding Mango, Red Apple, and even Raspberry Balsamic Vinegar. The chicken will thank you.

Don't stop there. Quality unflavored and flavored olive oils make wonderful flavor enhancers as well as providing excellent cancer- and heart-disease fighting components. Skewer those shrimp and brush them with Chipotle Oil. Then drizzle on Pineapple Balsamic Vinegar. Or try our famous Pan Lickin' Chicken with Wild Mushroom and Sage Olive Oil and Pomegranate Quince Vinegar. You'd hardly call that diet food, but it ticks all the healthy boxes. And kale? Toss the leaves with Tuscan Herb Oil, salt and pepper and roast it to make chips. Even kale haters find this recipe tasty and fun.

Low calorie vinegars and healthy oils are usually included in most food plans from Paleo and Keto to Weightwatchers and Atkins. So, make those resolutions and pack in the flavor. What do you have to lose except bad food habits and maybe a few pounds.

Visit us at EmeraldCoastOliveOil.com or at our stores in Destin and Panama City Beach.

Fresh Cranberry Relish

- 12 oz. fresh cranberries
- 1 cup sugar (or more to taste)
- 1 cup water
- 1/2 cup Cranberry Pear Balsamic Vinegar
- 1 Granny Smith apple, peeled, cored and diced
- Pinch of salt
- 1/2 cup diced sweet onion (optional if you want a savory version)

Simmer the cranberries, sugar and water in a saucepan for 5 minutes until the cranberries pop. Add the remaining ingredients and simmer about 15 minutes or until it reaches your desired thickness. Cool to room temperature. This recipe keeps in the refrigerator for up to one week.

This relish is great with all types of meat and game, but it's also great on crackers with a little cream cheese. Save what's leftover for sandwiches.



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Recipes Sure to Please this Holiday Season

By SUSAN BENTON, 30AEATS.COM

My father has made sausage balls for Christmas morning as long as I can remember. I often wonder why he did not get recipe credit for this amazing comfort food as he has been making them for 40 + years! Sausage balls are wonderful for tailgating and a delicious cocktail appetizer, but most of all as a breakfast snack on Christmas morning. We like to serve Strata as well (recipe in search on 30AEats.com), but I usually stuff myself silly on the sausage balls and have no room left! The ingredients are simple and the prep and cleanup are easy. If selecting sage sausage, then add about 1/4 tsp of cayenne pepper. I prefer to grate my own cheese rather than buying pre-shredded, as I do not like the caking ingredients used in packaging. I also prefer not to use low-fat cheddar as it does not melt well and the sausage balls will be dry. This recipe has been handed down through the generations and creates great memories. You will be surprised at how quickly they disappear!

Poppy's Sausage Balls

- 1 pound ground hot sausage, add sage spice
- 3 cups cheddar cheese, shredded
- 2 cups Bisquick baking mix
- 3 tablespoons water



Preheat oven to 350 degrees F.

Preparation: In a large bowl, combine sausage, cheese, and baking mix using hands to mix well.

Gradually add water until it gets to the consistency where you can roll into 1 inch balls.

Roll into balls about 1 1/4 inches in size and place on an ungreased baking sheet.

Bake 10-12 minutes, Remove and cool on rack or parchment paper. Quickly move to sealed container or ziplock storage bags. These keep for up to 2 weeks in the refrigerator and freeze very well.

Festive Champagne Mojitos

This cocktail is the perfect way to celebrate dinner with family and friends and toast the holiday season.

- 1/2-cup sugar
- 1/2-cup water
- 1 1/2 cups packed mint leaves, plus 12 mint sprigs, for garnish
- 6 limes cut into wedges
- 2 cups light rum
- Cracked ice
- 3 cups Champagne or sparkling wine

In a small saucepan, combine the sugar and water and cook over high heat just until the sugar has dissolved. Let cool to room temperature.

In a large pitcher, combine the sugar syrup with the mint leaves and lime wedges and muddle well with a wooden spoon. Add the rum and stir well. Strain the drink into another pitcher.

Fill tall glasses with cracked ice and pour in the drink, filling them about two-thirds full. Top with Champagne, garnish with the mint sprigs and serve.

Note: The mojitos can be prepared through Step 2. Refrigerate the mojitos in the pitcher overnight.

 Music

MKAF 2018 Sounds of the Season

Featuring Guest Artist Buddy Mullins and The Alleluia Orchestra

The Mattie Kelly Arts Foundation announces the 23rd Annual Sounds of the Season featuring The Alleluia Orchestra and special guest artist, Buddy Mullins. Held on Sun, Dec. 16, there will be two performances, a 4:00 p.m. matinee and a 6:00 p.m. evening concert in the Destin Life Center at Destin United Methodist Church, 200 Beach Drive.

“As the holiday season of giving unfolds, we embrace the generosity of our community that allows us to deliver impactful outreach programming to people of diverse backgrounds and abilities,” says Melanie Moore, Education Director, MKAF.

Buddy Mullins is best known as an outstanding vocal artist and was inducted into the Gospel Music Association’s Hall

of Fame for his time singing with the Grammy and Dove Award

winning Gaither Vocal Band. He has travelled and sang his entire



life with many gospel music greats such as Bill and Gloria Gaither, Clay Crosse, New Song, DC Talk, Newsboys, Steven Curtis Chapman, and Amy Grant, as well as performing on well known youth author and speaker, Josh McDowell’s “Right from Wrong” tour and the Billy Graham Crusade. He is also a songwriter and musician and has had several number one songs on the charts such as “It’s Still the Cross” and “Promises One by One.”

Buddy Mullins

Together for 12 years, The Alleluia Orchestra is made up of profes-

sional and semi-professional players from Pensacola, Destin, Panama City Beach, as well as members from Alabama. Advanced students have also been invited to play the last several years. The orchestra is well-received in the Destin area as they have presented Christmas, Easter, and Patriotic musicals.

Sounds of the Season would not be possible without the following church collaborations: Destin Assembly of God, Destin United Methodist Church and Village Baptist Church. Admission is a donation of a new unwrapped child’s toy to be distributed among the participating church’s outreach ministries to provide a brighter Christmas for families in need during the holidays. A portion of this year’s toy donations will benefit children and families



impacted by Hurricane Michael. A love offering at intermission will benefit the Mattie Kelly Arts Foundation’s community outreach initiatives benefiting students, adults and children with special needs, at-risk youth and wounded warriors with visible and invisible injuries in Okaloosa and Walton counties. For more information, visit online at www.MattieKellyArtsFoundation.org or call (850) 650-2226.



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10th Annual 30A Songwriters Festival Set for Jan. 18 - 21

The 10th annual 30A Songwriters Festival - set for January 18-21, 2019 - has announced the initial headliners for the 2019 celebration of singers and songs. The festival, held in venues along 30A, will feature main stage performances in Grand Boulevard's Town Center by esteemed artists, including headliners Jason Isbell, Brandi Carlile And Felix Cavaliere's Rascals with his full band and horn section.

Performing throughout the weekend are renowned songwriters including Patty Griffin, Steve Earle, Gregory Alan Isakov, Suzy Bogguss, Amanda Shires, Shawn Mullins, Livingston Taylor, John Fullbright, The Secret Sisters, The War and Treaty, Aaron Lee Tasjan, Robyn Hitchcock, Jeffrey Steele, Chely Wright, And Radney Foster.

The 30A Songwriters Festival is, as always, a benefit for the non profit Cultural Arts Alliance of Walton County, which supports artists and non profit cultural events and businesses throughout the county. 100% of the net proceeds from the event are paid to the CAA to help fund its annual budget. For the 10th annual event, a portion of these net proceeds will be donated to the Hurricane Michael relief efforts organized on behalf of the many



who have suffered devastating losses along the Florida panhandle to the east of 30A.

The 30A Songwriters Festival has once again teamed up with NPR's Folk Alley on the syndicated Folk Alley Radio Show. The Sessions from the 30A Songwriters Festival are archived as well at folkalley.com. ASCAP returns as a sponsor with its popular showcase series at the Lake House in WaterColor. Featured ASCAP songwriters are Nashville Songwriters Hall of Fame Members Craig Wiseman and Allen Shamblin together with Jaren Johnson, Jeremy Stover, Ryan Griffin, Sarah Allison Turner, Clare Dunn, The Sisterhood (Alyssa Bonagura and Ruby Stewart), Dave Berg, Tony Lane, Corey Crowder, and Jordan Schmidt.

For more information, including live updates on confirmed artists, venues, and ticket purchase information, visit www.30asongwritersfestival.com.



December

Music and Special Events

MUSIC & ENTERTAINMENT

Thursdays, Fridays and Saturdays

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

Fridays

Club Bimini

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

Saturdays

Club Bimini

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

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

SPECIAL EVENTS

Dec 8:

AJ's Destin: Kids Elf Party (following the Destin Christmas Parade) Sponsored by AJ's and Kids on the Coast Foundation. info@ajs-destin.com

Dec 9:

AJ's Destin: Kids Christmas Activities 5-7 p.m. (prior to the Destin Boat Parade)

Dec 31:

AJ's Destin: New Year's Eve Celebration 9:30 p.m. - 2 a.m. Live entertainment from Black Eyed Blonde.

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Painting ...with a Twist?

BY LORI LEATH SMITH

"Art is not just for the multitalented. It's not just for the rich. It's really for everybody, and everybody should feel comfortable with art." -Painting with a Twist co-founder Cathy Deano

"Painting with a Twist is fun art, not fine art," says Barbara Dean and David Presnell, franchise partners in Ft. Walton Beach. "And we love it! If you'd told us three years ago that we would be running a business where people from all walks of life can come in, bring a drink if they want, let their hair down (and their phones) and simply have fun painting all kinds of crazy, beautiful and sensational art, we would've laughed."

But that's just what they've

ended up doing after finding themselves at a ribbon-cutting for the Pensacola location and becoming enamored with it! "We wanted to offer the same experience of laughter, relaxation, freedom and just plain fun to others," says Barbara. And, now they provide a fun atmosphere where folks can de-stress, step away, laugh, talk, giggle, admire, ponder, and well...create their own masterpiece and leave with something they painted themselves. "I think that's part of the draw—people are forced to slow down and get away from the digital world for awhile," says David. "You've got your paintbrush in one hand, your glass of wine in the other, and the only time you

might pick up your phone is to take a photo and post it."

Barbara and David say they've witnessed what the fun art and classes can do for people's mood and how they appeal to all ages, simply getting people to connect, not only with others, but also with their inner artist. "This, I believe, is why we have many repeat customers, who are now our friends, and come back time and again for this unique experience," says David. "And each time, it's a little different because they create something completely different. I'd love to see the walls of some of their homes where they hang the pieces they've painted and collected," he says.

Barbara and David offer evenings of pure joy for all kinds of groups, individuals and couples—whether it's private parties, bachelorette parties, bridal showers and luncheons, couples' nights, office parties or team building. "There's really something for everyone," says Barbara. "And you don't have to have painting talent. We have local artists on staff that guide you each step of the way on how to paint your own beautiful work of art. And when you're done, you are amazed!"

"One of the most popular offerings is the couples' paintings," says Barbara. "Each person paints a canvas designed to fit perfectly, and voila! They've created two separate pieces that combine into one—a work of art that they'll cherish always."

When you walk through the



Paint, Sip and be Merry!

front door of Painting with a Twist, you are first greeted by the studio's furry mascot, Marley, who makes everyone feel at home. Once you choose your design and find your seat, you begin to create a work of art coached by the artist using paint, brushes and materials provided by the studio. You can choose from over 10,000 original copyrighted designs ranging from animals, landscapes, abstracts, characters, cityscapes, florals, etc. Traditionally, you would paint on a bare 16" x 20" canvas, but the studio offers other canvas sizes and surface types. You can even bring your own beverage and snacks; hence the "Twist" in the business name.

Barbara and David say though they love what they do, there is also a broader purpose through the company's Painting with a Purpose program. In keeping with the founders' fundraising roots, Barbara and David plug themselves into the local com-

munity by donating a percentage of proceeds from Painting with a Purpose events to charities; more than \$2 million has already been given. "The philanthropic efforts and the opportunity to make art feel accessible are the most exciting aspects of running the business," says Barbara.

Painting with a Twist in Ft. Walton Beach is part of the nation's largest and fastest-growing paint-and-sip franchises. Its humble beginnings were the desire of two friends who wanted to impart hope to people suffering after Hurricane Katrina in 2007. Ten million paintings and more than 300 franchises later, it has stretched far beyond its Louisiana roots. And we're glad Barbara and David have expanded this hospitality in our community.

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BY CALI HVALAC

As we close out 2018, the talk of where to kick off the new year is all around us. Fancy party? Home on the couch? Celebration at noon with the family? With so many choices, we've detailed some of Destin's biggest celebrations to help you decide where you'll spend your New Year's Eve.

Baytowne Countdown at The Village of Baytowne Wharf

You don't want to miss The Village of Baytowne Wharf's end-of-the-year celebration. First enjoy a family friendly evening from 6-8 p.m. with face painting, kids' activities, and LIVE music on the Baytowne LIVE stage. The first fireworks display will happen at 8 p.m. Then stay to ring in the New Year and have an evening to remember, with a second fireworks display at midnight. Dance the night away with LIVE music until 1 a.m. featured on the Events Plaza Stage.

Cocktails & Confetti at Rum Runner's Sandestin

Rum Runner's Sandestin is ROCKIN' you into 2019 with its Cocktails & Confetti party! A buffet will accompany the famous Dueling Piano show, and you'll want to come early to grab a seat outside as Rum Runner's boasts the best seats in the house to watch the Baytowne fireworks show. Tickets are \$59 per person and include the private dinner, party favors and a champagne toast at midnight! Dinner is from 7-9 p.m. with live music from 8 p.m. - 2 a.m. Doors open to the public at 9 p.m. with a \$20 cover charge. Reservations are required. To reserve your spot, please email Dale at DMartin@RumRunners.com

LuLu's Destin Noon Year's Eve

Mark your calendars for LuLu's Annual Noon Year's Eve celebration just for kids on Monday, Dec. 31, at 10 a.m. This is a non-stop kid-friendly event for the whole family, with excitement around every corner as LuLu's celebrates and rings in the New Year. There will be a sandcastle building contest, arts and crafts,

inflatables, face painting, live music, and more on the sandy beach. So the kiddies can have their fun, countdown to Noon with kid-safe "fireworks" and a huge Beach Ball Drop.

New Year's Eve Street Party at Harborwalk Village

Ring in 2019 at HarborWalk Village's New Year's Eve Street Party. Party on the water with two live bands, two fireworks shows and a ball drop over the Destin Harbor! Flash Flood Band starts at 7p.m., followed by an 8 p.m. Fireworks show. Then Departure - A Journey Tribute Band will take the stage at 9:30 p.m. with a Ball Drop and fireworks over the water at midnight.

SunQuest Cruises' Destin New Year's Eve Cruise

Ring in the new year in style aboard SunQuest Cruises' 125 ft yacht, SOLARIS! Destin's premier fine dining and entertainment yacht will be hosting a five-course meal aboard the luxurious dinner cruise. Live entertainment, fireworks, party fa-

vors, and a midnight champagne toast are all included in your \$150 ticket. Exclusively 21+, this cruise is the perfect way to welcome 2019. Avoid the crowds

and get the best view of the fireworks show from the open-air Sky Deck. Reservations are required at SunQuestCruises.com or call 850-650-2519.



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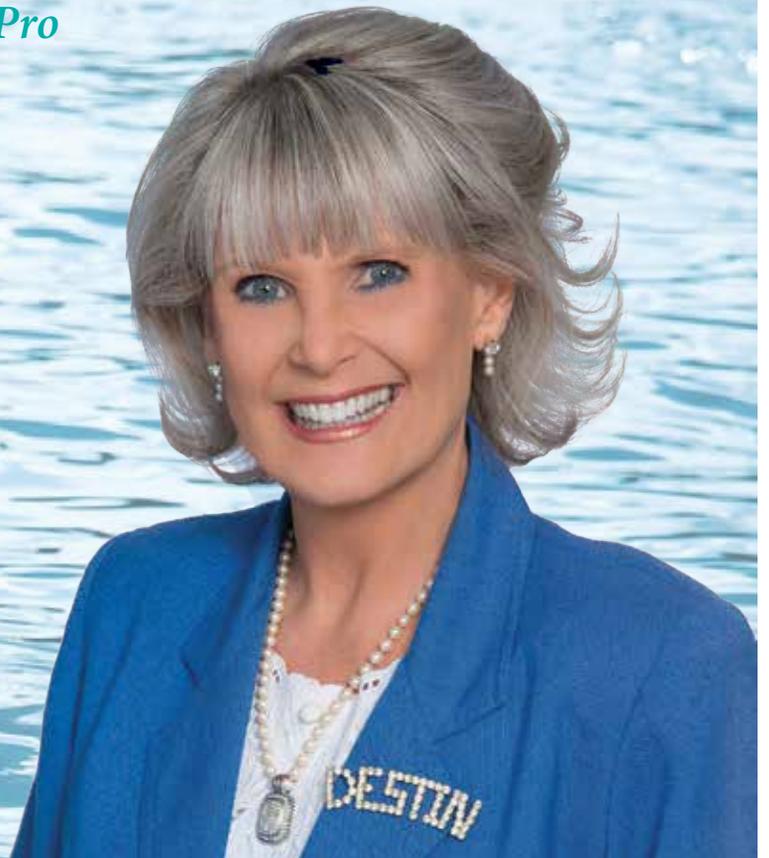


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