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DESTIN life

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The Vision: Sharing Hands Network

Engaging the Community for Positive Impact is a High Priority

BY HEATHER BENNETT

Zig Ziglar said, "Success is what happens when preparation meets opportunity" and Sharing Hands Network's (SHN's) steady growth over the last several years prepared them to answer the call to help with relief efforts following Hurricane Michael. I had the pleasure of speaking with SHN's founder Esther Lynn Hempill recently and want to share with you the bigger picture of what Sharing Hands Network is doing, along with Esther's vision for volunteer engagement in our communities.

Esther holds an MBA from Emory Goizueta Business School. Working as a management consultant for 30 years, she traveled the globe leading large-scale strategy and technology programs for numerous Fortune 500 companies includ-

ing aerospace and manufacturing corporations, government and military departments, and prestigious universities. "I have

Even with her impressive resume, she found herself wanting more and felt God was calling her to use her

I was being given a divine assignment to help strengthen communities both locally and internationally." Esther's skills,

once used for profit purposes, would now be used for helping others, and for healing and transforming lives. "When God puts a big assignment on your heart like that, it keeps you awake at night, and Sharing Hands Network was born from that calling."

Esther founded Sharing Hands Network in 2012 and initially focused on helping individuals in need find resources and support in the multi-county region

along the Emerald Coast. In 2013, Esther stepped away from Fortune 500 consulting and took on a founding role at the USAF-AFRL's



always been a visionary, a solutioning and idea person, and a facilitator. It's in my DNA," said Esther. "I enjoy bringing ideas to fruition, transforming chaos into order, and encouraging others to pursue their dreams."

consulting skills for a higher purpose beyond helping for-profit organizations sell more products and cut costs. "I felt God was saying, 'It's time for a new season. I've trained you for 30 years, and now we're going to do a new thing.' I felt

SHN
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Destin's Main Street Becoming an Art District?

BY LORI LEATH SMITH, PUBLISHER

What began as a twinkle of an idea five years ago is now becoming a reality. "Local artist-created banners will soon be displayed in the medians on Main Street," says Ron Sandstead, Flutterby Antiques owner. "It's a beautiful thing to see your baby finally born." Very soon, Destin's Main Street will be sporting a new look.

Eight banners total, for now, will hang up and down Main St. and will feature a variety of local artists who have created original art exclusively for this project. As you drive or pass by, you'll likely recognize local favorites such as artist and graphic designer Allison Yee, Estelle Grengs, winner of the 2018 Mattie Kelly T-Shirt art competition, Ann Hopkins, Jennifer Viaene, Andrea Chipser, Joy Fine, Claire Gagne', Libbo Morgan and Robin Cannon of Redbird Art Experience—all whose art will be featured in the first group of banner displays. The current plan is to change them out every four months with eight new banners from different artists.

ART DISTRICT
continued on page 2

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Mary Anne Windes

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SHN*continued from page 1*

Doolittle Institute using her skills towards applied innovation and technology transfer, along with strengthening small businesses and mentoring adult and youth entrepreneurs. By 2015, SHN was growing and became a full-time occupation for Esther.

Engaging the community for positive impact is a high priority for Sharing Hands Network. SHN's CommunitySTRONG

outreach program works to support families and youth, veterans and first responders, along with food insecure and homeless. "In addition to outreach work, we also have our digital platform (SHN.co) that's made available for the community to use. Everything we do is to make our community stronger," said Esther.

The devastation left by Hurricane Michael accelerated the expansion of regional use of SHN's capabilities and services. Esther has been appointed as a member

of the Executive Committee for the newly formed "Bay County Long Term Disaster Recovery Organization (LTDRO)" and is leading Volunteer Engagement to address the unmet needs of disaster survivors. SHN's digital platform (SHN.co) was tailored for Hurricane Michael relief efforts and is being utilized by various responders, including collection/distribution facilities and FEMA/FDEM personnel.

Needs will shift as recovery efforts progress, and SHN wants

to meet those needs in ways that maximize precious and limited resources. To that end, Esther is collaborating with the Hurricane Harvey LTDRO in Houston, along with LTDROs in other cities that have experienced large-scale disasters. She knows that leveraging lessons learned by others will strengthen our local recovery efforts.

Community engagement is critical to achieving SHN's mission of "Healthy & Happy Families, Strong & Engaged

Communities," Esther said, "We do what we're doing, because each person in the community matters, and each individual has a contribution that is uniquely theirs to make. It's incredibly important to acknowledge that what we're all part of is bigger than the part we each play."

If you would like to learn more about Sharing Hands Network and opportunities for involvement in your community, visit <http://SHN.co> for information.

ART DISTRICT*continued from page 1*

"One of the first artists to climb on board," says Ron, "was Allison Yii. Her original creation entitled 'Look Ma' depicts a young boy holding a seashell. "I encourage the artists chosen to keep their artwork simple and colorful," he says. "It's one thing to have a painting right in front you with tons of detail, but quite another when viewing it several feet above while traveling at 35-40 mph. In the future, Ron hopes to get children involved and display their art as well."

For the Banner Project to work, each artist creates and donates an original work of art. They use whatever style and medium they prefer – oil, acrylics, watercolor, etc. – just as long as it works on a banner. Ron says the banner artwork seems to cover all the different styles from funky (Red Bird Art) to impressionistic (Libbo Morgan). The artwork is then photographed and the digital images sent to CJ Signs in Ft. Walton for printing. Once printed, they're available for viewing in Destin's Flutterby Antiques until the city installs them on the poles along Main St.

This initiative began when Ron and others formed the Main Street Betterment Alliance in 2013 with the intent of improving Destin's Main Street. "We are just a group of citizens dedicated and

motivated to make Destin the best it can be," says Ron. Projects implemented through the Alliance include adopting Main Street,

number of artists in the community, but no central area where their work can be seen. "That's one reason why Main St. would

\$700 a year to sponsor a banner pole. All funds coming from the sponsorships go toward creating and displaying the banners. "We



Allison Yii



Ann Hopkins

street tree plantings, establishing a community garden (quite another story), and painting the old Crestview Produce building. "Our latest project is obviously the Banner Art Project," he says. "Since Main Street is a hodge podge of businesses and lacks a real identity, we are hoping that Main Street will eventually become an 'arts district.' This banner project is our first step."

Ron says Destin has a great

be a great place to have an arts district," he says. "There are some warehouses and vacant buildings that could be converted to art galleries." And, he hopes the banners will help bring a new appreciation of Main Street for what it can become. And maybe get folks to slow down a little and enjoy the ride.

For the banner initiative, Ron says the Alliance is looking for additional sponsors that will commit

need a total of eight sponsors to be fully funded for this project," he says. There are already five on board—Howard Group, The Local Market, Century 21 Blue Marlin, La Paz, and J Ely Business Services. Each sponsor will be recognized with a plaque hanging from the bottom of the banner.

On behalf of the Alliance, Ron says he is thankful to the artists, local businesses, and city

of Destin for helping realize his dream of Destin being the best hometown it can be. At the end of the year, the Alliance will host a gathering to celebrate the artists, the art and the sponsors. Each piece of artwork will be available to purchase and proceeds will funnel into future art projects.

To connect further with the "Destin Banner Art Project," visit Facebook/Destin Banner Art Project. To become a sponsor, contact Ron at ronsanstead@hotmail.com.

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Editor & Publisher
Lori Leath Smith
publisher@mydestinlife.com

Production & Layout
Kim Harper
graphics@mydestinlife.com

Writer
Heather Bennett
To Advertise
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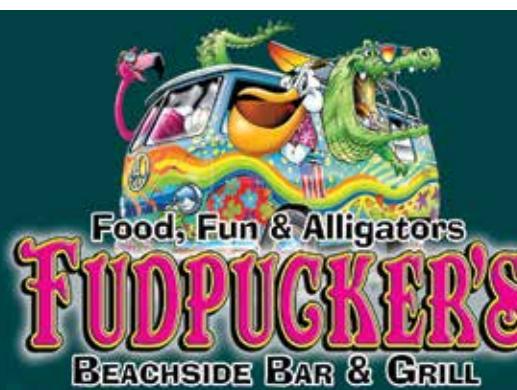
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Vision CAN Become Reality with Your Help

Destin Lifers have been discussing the desire for a Destin High School for nearly a decade. 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. (Please see complete story in Dec. 2018 Destin Life, www.MyDestinLife.com.)

DESTIN HIGH SCHOOL TIMELINE:

June 2016: Destin City Council votes to approve formation of Destin High School Advisory Committee.

August 2018: Committee selects Collaborative Educational Network (CEN) – consultants charged with writing the charter.

October 2, 2018: Officially established as a Florida not-for-profit Corporation.

Mid-January 2019: Meeting with facility financing and development firms to explore underwriting and viable site locations for high school.

February 2019: CEN will

submit charter application.

August 2020: Upon charter approval tentative school opening.



GOALS:

Phase 1: \$85,000 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: \$500,000 is for facility development, plans, faculty search, Federal CSP Grant writing, operational and startup expenses.

Total Fundraising Goal: \$585,000

You can help through the following:

DONATIONS:

For Phases I and II

FUNDRAISING:

Join us for a Fun Valentine's Event!



Splurge for the School | Surprise for Your Valentine

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perfect place to shop for your Valentine. You will not want to miss this opportunity to bid on unique gifts, art, experiences and services, all while supporting the Destin High School. More details coming soon! Visit Destin High School on Facebook to stay updated. 850-428-0294, 4476 Legendary Dr, Destin 32541.

\$500 PayPal Challenge!

Join Us, Step Up, Help Out. We need to raise more revenue quickly to complete our Phase 1 goal of \$85K. \$500 is the challenge; however, all contributions large or small are important.

Visualize Destin with a high school that meets the diverse needs of the local community by providing specialized programs and career academies in areas such as Marine Science, Environmental Science, Cybersecurity, Hospitality and Tourism, Construction and Arts... A Destination High School providing excellence in education!

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Next



Facebook/DestinHighSchoolInc or log into PayPal and you can donate to Destin High School Inc.

VOLUNTEERING:

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Facilities, Fundraising, Media/Public Relations, Grant Writing, Web Design/Branding, Finance, Curriculum, Nominating, Faculty/Administration, Operations and Logistics

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 Community

Trends and Treasures!

It's a new year and, everywhere we turn, it seems birthdays, weddings and romance are in the air! It's a good thing Cupid (and that special someone) shops at City Market! The merchants are fully stocked with scrumptious sweets, artful and beautiful jewelry and clothing, unique gifts, healthy fare and uplifting experiences products and services that make our "loves" happy, confident and ready to tackle 2019 (and possibly fall in love with us all over again!) Valentine's Day will be here before you know it and, it seems, everywhere we turn, there's a celebration!

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 Community

Tips from the Trainer: Be Positive about Communication

By STEVE KOTOWSKY

One of the most hotly contested issues in the dog world concerns training methods. I figured it would be a good time to insert my two cents, for what it's worth. B.F. Skinner is a famous name that is thrown around quite a bit in the world of behavior studies. While Skinner once believed positive reinforcement was the key to success in behavior modification, he also said this a few years before he died in 1990, "We may know that certain things are going to happen, but knowing is not enough; action is needed." It was his concession that the world cannot change just knowing a bad decision would bring about negative consequences, many have to experience them in order to change. He truly felt this was unfortunate. I think we can all agree that it is. Skinner realized that his theory was merely a utopian idea when considering the masses. This has, to this day, left dog trainers at odds with one another, and people confused at which method is best. I think it really depends on the individual dog being trained.

The first thing we must consider is how dogs learn in order to be able to teach them what we expect from them. Let's just start with a basic concept. Most dogs like to play, and when dogs want



to play with another dog they often have a higher pitched bark that sounds pretty happy. When dogs do not like something or someone they bark deeper – and when they really don't like something, it gets even deeper and growly. So, if we want to best communicate with a dog that we tout as our fur-baby, dressed in holiday costumes, it would only make sense that we communicate in a softer manner. We actually do the same for personal protection dogs and working dogs. It only makes sense that we would do this rather than barking commands in an authoritative voice that naturally sounds like you

has good communication, while a bad relationship has bad communication. You must communicate what you do not like, as well. This might be the time to use a little tougher tone or other correction to express displeasure. Some people call this negative, but Skinner knew it worked even if he preferred a positive reward system.

If you want a better relationship, stop barking commands at your dog. Convey your "expectation" and hold your dog to it. If you ask your dog to sit, he should sit until you release him from the position. Studies show that dogs can learn 200-250 words.

are not happy. Did you catch that? No commands. It is time to rethink everything.

When we communicate properly, it is more likely to yield a positive response. We all want a perfect relationship with our furry pals. I often say that a good relationship

One dog is on record as having learned over 1,000 words. Use your common words and your dog can learn what they mean fairly quickly. Use lots of praise when your dog gets it. This is the reward your dog truly seeks. A special treat here and there doesn't hurt, but should be saved

for building a relationship – like bringing home flowers or cooking a favorite meal.

Steve is the owner of What's Up Dog? Obedience Training Center and is a Certified Obedience Trainer, Instructor.



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Q. My husband and I want to be able to stay at home as we grow older and know that we might need some help. Does Medicare pay for home health costs?
- Peggy

A. In my work, I find a lot of people who believe that Medicare will take care of their Home Health Care needs. To a certain extent, Medicare will pay for SOME Home Health Care services. However, it is limited. Medicare will pay for Home Health Care services provided by a skilled nurse and that care must be certified by a doctor. Help with things such as bathing, dressing, food prep, etc. would not be covered by Medicare. These services are called Activities of Daily Living (ADLs) and are considered custodial in nature. In other words, they do not require a skilled nurse to perform. In order to receive coverage for ADL services, you would need to pay out of pocket or purchase a specific type of insurance plan designed to pay Home Care workers. The other option is qualifying for Medicaid. The state Medicaid program will pay for these services as well. Feel free to reach out to us for a personal consultation.

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Around Town

And the Winners Are...

The Destin Chamber presented its annual awards to outstanding community members during its December Holiday Party & Awards Gala. The winners are (left to right) Business Person of the Year Bill Lindsley, SimpleHR; James D. Neilson Sr. Chairman's Award for Volunteer Service Winner Ken Wampler, Newman-Dailey Resort Properties, Inc.; Ann Gibson Community Service Award Winner Jerry Sullivan, Century 21 Blue Marlin Pelican; Sarah Tallent, daughter



of the late Ann Gibson who assisted in the presentation of the award named for her mother; Destin Chamber Chairman Bob Head.

Perry, Destin Commons and the evening's awards emcee; and Ambassador of the Year Bill Head.

A Taste of Reality

Congratulations to one of our esteemed Destin Life partners! Recently, The Real Housewives of Atlanta stopped into Destin Pilates and Aerial on their recent girls' getaway trip to Destin. In Season 11, Episode 8, Final Destin-ation, the housewives take some time away from the beach to join invigorating reformer and restorative Pilates workouts with Susan and Christine, co-owners. Stars in the scene include Eva Marcille, Kandi Burruss and Shamari Devoe. See Destin Pilates ads on page 10-11



this issue. You, too, can join in their many and diverse training and wellness classes.

AROUND TOWN

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TO DO IN DESTIN! JANUARY 2019

••••• 1 •••••

Trivia Night | 7pm | Village Door at Seaside

••••• 2 •••••

Trivia Night | 7pm | World Of Beer Destin

Locals Night | 7pm | Ocean Club of Destin

••••• 3 •••••

Thursday Beer Run | 6pm | 1835 Porch Bar

••••• 4 •••••

Free Beach Bonfire | 5pm | Royal Palm Grille

••••• 5 •••••

Famers Market | 9am-1pm | Grand Boulevard

Back Porch Jetty Run | 9am | Back Porch Destin

Yoga and Hoppiness | 10am | World of Beer

Women Empowered Self Defense Seminar | 2pm | Gracie Jiu-Jitsu

Karaoke | 7:30pm | World Of Beer Destin

••••• 6 •••••

SUP Boards Demo Days |

12pm | Norrie Point

Matt's Jazz Jam | 6pm | Graffiti and Funky Blues

Shack

••••• 7 •••••

Tap It and Run Club | 6pm | World of Beer

Free Beach Bonfire/SIN

Night | 5pm | Royal Palm Grille

••••• 8 •••••

Rock n Roll Bingo | 5pm | World of Beer

Trivia Night | 7pm | Village Door at Seaside

••••• 9 •••••

Trivia Night | 7pm | World Of Beer Destin

Locals Night | 7pm | Ocean Club of Destin

••••• 10 •••••

Art Wave Bazaar | 6pm | The Henderson Resort and Spa

••••• 11 •••••



Free Beach Bonfire | 5pm | Royal Palm Grille

••••• 12 •••••

Famers Market | 9am-1pm | Grand Boulevard

Yoga and Hoppiness | 10am | World of Beer

Karaoke | 7:30pm | World Of Beer Destin

••••• 13 •••••

Winter Concert Series | 2pm | Harborwalk Village

Matt's Jazz Jam | 6pm | Graffiti and Funky Blues Shack

••••• 14 •••••

Free Beach Bonfire/SIN

Night | 5pm | Royal Palm Grille

••••• 15 •••••

Rock n Roll Bingo | 5pm | World of Beer

Trivia Night | 7pm | Village Door at Seaside

••••• 16 •••••

Trivia Night | 7pm | World Of Beer Destin

Locals Night | 7pm | Ocean Club of Destin

••••• 17 •••••

Thursday Beer Run | 6pm | 1835 Porch Bar

Florida Whiskey Pairing

Dinner | 6pm | Dewey Destin's Harborside

Free Jazz Show | 7pm | Fudpuckers Destin

Mutts Gone Nuts | 7pm | Mattie Kelly Arts Center

••••• 18 •••••

30A Songwriters Festival | All Day | 30a Venues

Free Beach Bonfire | 5pm | Royal Palm Grille

••••• 19 •••••

30A Songwriters Festival | All Day | 30a Venues

Famers Market | 9am-1pm | Grand Boulevard

Yoga and Hoppiness | 10am | World of Beer

Karaoke | 7:30pm | World Of Beer Destin

••••• 20 •••••

30A Songwriters Festival | All Day | 30a Venues

Winter Concert Series | 2pm | Harborwalk Village

Matt's Jazz Jam | 6pm | Graffiti and Funky Blues Shack

••••• 21 •••••

30A Songwriters Festival | All Day | 30a Venues

Free Beach Bonfire/SIN

Night | 5pm | Royal Palm Grille

••••• 22 •••••

Rock n Roll Bingo | 5pm | World of Beer

Trivia Night | 7pm | Village Door at Seaside

••••• 23 •••••

Trivia Night | 7pm | World Of Beer Destin

Locals Night | 7pm | Ocean Club of Destin

••••• 24 •••••

Bubbly Baytowne | 5pm | Village of Baytowne Wharf

Thursday Beer Run | 6pm | 1835 Porch Bar

••••• 25 •••••

Free Beach Bonfire | 5pm | Royal Palm Grille

Prehistoric Aquarium

Adventure | 7pm | Mattie Kelly Arts Festival

••••• 26 •••••

Famers Market | 9am-1pm | Grand Boulevard

Yoga and Hoppiness | 10am | World of Beer

Karaoke | 7:30pm | World Of Beer Destin

••••• 27 •••••

Winter Concert Series | 2pm | Harborwalk Village

Matt's Jazz Jam | 6pm | Graffiti and Funky Blues Shack

••••• 28 •••••

Free Beach Bonfire/SIN

Night | 5pm | Royal Palm Grille

••••• 29 •••••

Rock n Roll Bingo | 5pm | World of Beer

Trivia Night | 7pm | Village Door at Seaside

••••• 30 •••••

Trivia Night | 7pm | World Of Beer Destin

Locals Night | 7pm | Ocean Club of Destin

••••• 31 •••••

Thursday Beer Run | 6pm | 1835 Porch Bar



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 Community

Benefits of a Customized Auto Policy



BY VICTORIA OSTROSKY
INSURANCE ZONE

Billy always looked forward to Christmas dinner with his family, and the food was worth dreaming about. This year was no different and Uncle Eddie dominated the table conversation.

But that was okay because Uncle Eddie, though quite the talker, was dearly loved. We sat spell-bound as Uncle Eddie regaled us with details of the car accident he had been in earlier this year, and, as he expressed it, "I thought I would die!" Several broken ribs, a broken clavicle, concussion, and almost a week later, he was out of the hospital and back home recuperating.

Uncle Eddie learned a lot about auto insurance in a short period of time. He now believes he can spar with the best insurance agents out there as they throw words around like 'uninsured motorist' and 'personal injury protection' and more.

To make auto insurance simple, you can think of it as having just two main components. The 'people protector' and the 'vehicle protector'.

In the people protector you have Bodily Injury/Property Damage, Medical Payments, PIP (Personal Injury Protection),

and Uninsured/Underinsured Motorist.

Bodily Injury and Property Damage coverage protects your assets. The more assets you need to protect, the higher the limits should be, with \$100K/\$300K/\$100K our recommended starting point. So, if you slam into a car or cars in front of you as they hit their brakes, your insurance will pay a maximum of \$100,000 for each person you injured, subject to a maximum of \$300,000 for the accident in total. After that's depleted, their attorney will come after your bank account, and any other assets you have.

For those with significant assets, an Umbrella policy is recommended for increased protection. In most cases the Umbrella will require minimum underlying Liability limits of \$250K/\$500K/\$100K.

PIP, mandated by Florida, provides medical, disability, and death benefits to you and any passengers in your vehicle. Basic PIP covers up to 80% of your medical expenses and 60% of your lost wages. For as low as \$2 per year, you can purchase Extended PIP which covers up to 100% of your medical expenses and 80% of your lost wages, with a maximum payout available of \$10,000. A smart buy!

Medical Payments covers you for any injury sustained in the accident and is usually offered in increments of \$1,000, \$5,000 and \$10,000.

Uninsured/Underinsured Motorist is critical coverage when you're involved in an accident that is someone else's fault and they either don't have insur-

ance, or not enough limits to take care of your medical costs, which include rehabilitation, lost wages, pain and suffering, and more. It's like having your own Bodily Injury coverage. Although often confusing, we always recommend the Stacked (broader) Option vs, Non-Stacked with limits equal to the Bodily Injury Limits on the policy.

In the vehicle protector of auto insurance you have Comprehensive and Collision, Rental Reimbursement, Roadside Service, Gap Coverage and other options. The deductibles for Comp and Collision usually range from \$250 to \$2,500 per claim.

Collision coverage repairs or replaces your vehicle if it collides with another vehicle or stationary object or rolls over. Like when the Michigan slush pulled me off the road into a ditch where I ended upside down hanging by my seatbelt. That's a collision claim.

Comprehensive coverage re-

pairs or replaces your vehicle for damage sustained from things like fire, theft, falling objects, glass breakage, and more. Almost anything that can happen to your vehicle other than a collision. I once had a customer call to file a claim on their auto policy. I asked them for some particulars.

"Well," they said, "when I woke up this morning and looked out my front window, there was a bear in the bed of my pick-up truck. He had broken my back window and was destroying my upholstery." That's a comp claim. I'm not sure if the adjuster filed it under 'contact with an animal' or 'vandalism.'

One last thing. Many of our customers have golf carts, or LSVs (low speed vehicles). As long as they're not rented, they can be written as a separate policy or added to your auto policy if they are licensed for road use. The rental exposure can some-

times be written under a commercial liability policy.

The bottom line is to talk to your agent and get customized auto coverages that fit your personal needs.

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 "Auto Insurance Made Easy," or call 850.424.6979. Victoria Ostrosky, author of this article is an agent/CSR with IZ.



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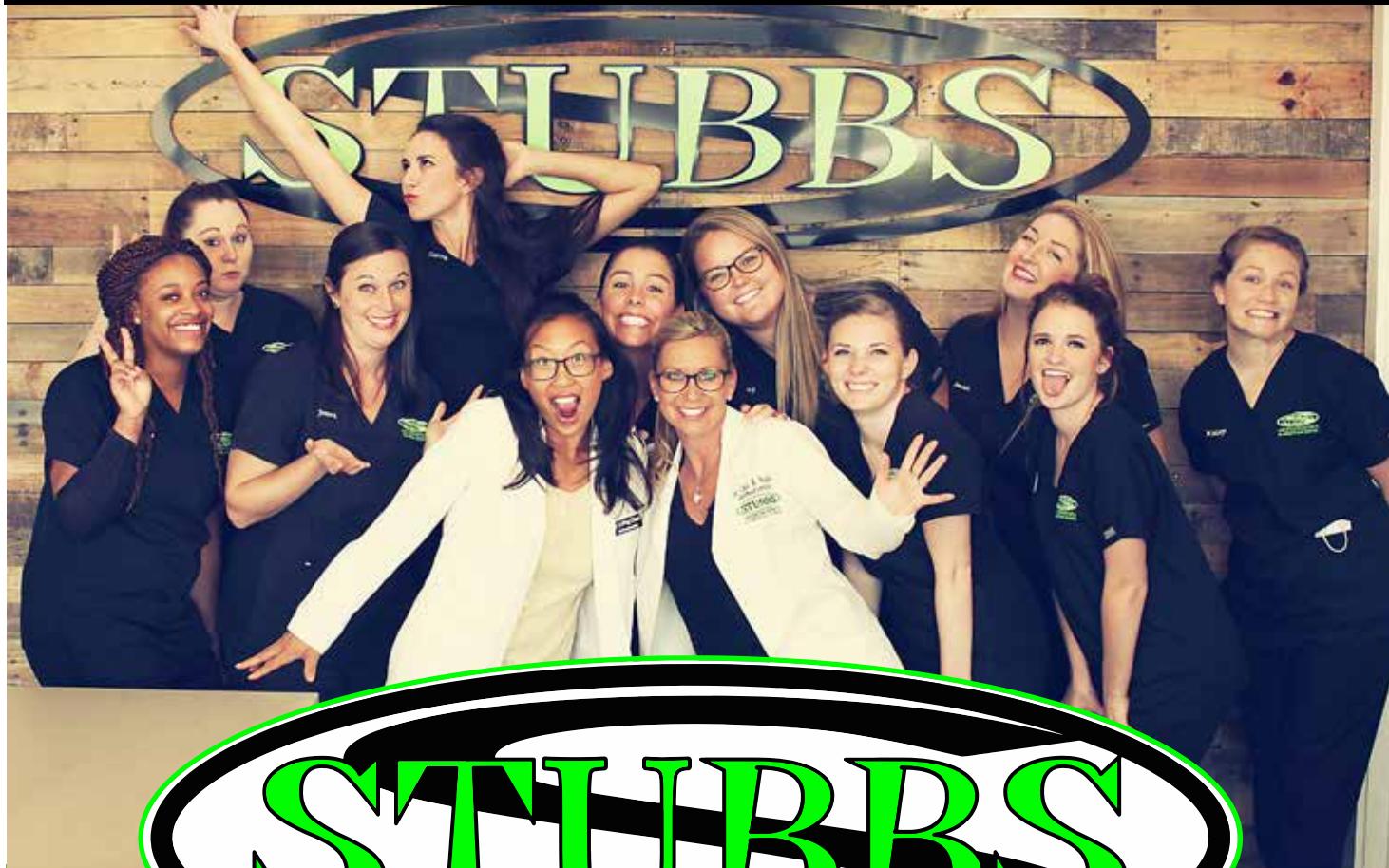


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 Wellness

Pilates for Golf?



By CHRISTINE FOX, CO-OWNER
DESTIN PILATES AND AERIAL

What do Tiger Woods, Rocco Medicare, Phil Mickelson, Carin Coch, Annika Sorenstan, Camilo Villegas, Richard Beem, Butch Harmon, Betsy King, David Duval and Keli Kuehne all have in common besides being golfers? They all do Pilates to improve their golf game!

Why Pilates? Golf and Pilates focus on individual development. They are compatible and similar. It is more than exercise; it is neuro-muscular reprogramming and it is progressive.

Here are four good reasons to use Pilates to improve your golf game:

1. Pilates will strengthen your core muscles. This overall strength can help improve your golf swing. It increases your ability to stabilize your body and your ability to initiate movement from your core.

2. Pilates will increase your flexibility. It will allow you more mobility in the spine and more flexibility in your muscles so you can get more rotation. As every golfer knows, more rotation in your body gives you a more efficient and powerful golf swing.

3. Pilates will improve your concentration. Pilates uses concentration as a founding principle. Every movement requires you to concentrate on exactly what your body is doing. This concentration is a skill that will improve your practice. This will allow you to fine tune your golf swing and make the most out of your game.

4. Pilates will balance your body and help prevent injuries. Pilates exercises promote uniform development of all the muscles in the body. You will be creating balance in your musculature to prevent overuse injuries, which is common for serious golfers.

Most golfers don't realize is

that Pilates works on creating a lot of strength. They usually see themselves getting more mobility and strength simultaneously. Pilates works in functional movements and you will also notice that your simple daily tasks are easier to perform.

The golf swing is a complex, biomechanical movement. Pilates is going to teach you how



to gain control and activate the muscles in your body. Once you do that, you start finding the ability to disassociate your upper half from the lower half of your body, and will gain more stability in your lower body to be able to help with your golf swing.

Golf is such a mental game as well as physical and Pilates helps with the mind body connection. There is a lot of concentration doing Pilates to learn how to activate specific muscle groups and work them properly. This helps the golfer to stay tuned to the mind body connection when playing the game.

Pilates is a method that has been proven to increase strength, flexibility, mobility and balance. There are no prerequisites for golfers to do Pilates. It is for everyone! All golfers want to improve their game and any

tool to achieve that goal. Just be open-minded and give Pilates a try. All you might lose is a few strokes off your game!

To train with Christine at Destin Pilates and Aerial, call 305.588.3370.

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Testosterone...It's Not Just For Men!



By DR. RICHARD CHERN, MD

Testosterone does much more than just build muscle mass. Testosterone absolutely benefits women in many ways. The body uses testosterone to make estrogen, making it vitally important for women.

The benefits of testosterone hormone replacement therapy are equally as good for women as men. Improved libido is only the beginning. In addition, testosterone has been shown to improve one's ability to build lean muscle mass and muscle tone whether you are male or female. Hormone replacement therapy with testosterone offers multiple health benefits including increased energy levels, clarity of thought, ability to focus, improved bone density, improved muscle tone, helps with fat loss and it acts as a natural anti-depressant. The range of testosterone levels differs considerably between men and

women but both men and women should consider testosterone hormone replacement therapy if wanting to improve their overall quality of life. As a trained and certified hormone therapy provider, I have seen first-hand how women benefit from the use of testosterone. Often in the beginning, a female patient may have concerns regarding increased facial hair, acne, or becoming "too muscular." However, these negative effects of testosterone are unlikely to happen in women when using a trained and certified provider who is familiar with the testing required and understands how to read the results of these tests. Close monitoring of levels by a hormone provider in bio-identical hormone replacement therapy is a requirement. The optimization of testosterone therapy is individualized when done by a medical professional. Once levels are optimized, women and men consistently report improved mental functioning, improved moods, decreased anxiety, improved ability to lose weight, build muscle, and, YES, improved libido, often in less than four weeks after beginning therapy. Once levels are optimized both men and women report improved quality of life and an overall feeling of well being. Many patients describe it as walking out of a cloud after years of slow deterioration. Bio-Identical Hormone Replacement

Therapy with BioTE hormone pellets is the safest, most consistent, and most convenient way to go. Do not confuse synthetic testosterone alternatives such as testosterone shots with BioTE pellets. Synthetic testosterone injections cause a significant detriment to overall health instead of the health benefits associated with BioTE's bio-identical

hormone pellets. Sticky testosterone creams are not much better and rarely reach the therapeutic levels required to prevent disease. There is a better way! Only use BioTE for consistent testosterone hormone levels that lasts up to 4 months in women and up to 6 months in men. If you would like to feel increased energy, increased

stamina, and improved moods with an improved ability to lose weight and overall feeling of wellbeing then please contact us at the Hormone Restoration Center with Dr. Richard Chern, MD, now with two locations to serve you, in Miramar Beach, FL (850) 837-1271, and Pensacola FL (850) 333-3566.

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 Wellness

Digestion By Design (Part 1)



BY MELANIE STEWART

One of the main things I've observed during my career as a nutrition educator is that we need better education sooner. In my opinion, what is currently being taught in our schools is inadequate, still largely incorrect in many ways and just not very helpful. The main reason people seek medical help, aside from the common cold, is digestive issues. This alone shows us something is not quite right. I believe that one of the key elements to achieving permanent positive health is connecting to what is happening inside of our bodies, for it is there that we find the cumulative effects of our everyday choices. Meeting and getting to know our organs of digestion gives us the opportunity to enter our internal selves. This hard-working team includes our brain, mouth, esophagus, stom-

ach, spleen, small intestine, pancreas, gallbladder, liver and large intestine. By design, these organs work synergistically to perform specific enzymatic operations, in a specific order, with the end goal of extracting the nutrients necessary for good health. Each stage of digestion is dependent on the preceding stage completing its work correctly. In order for that to happen, we must understand and honor the limitations of each stage. Otherwise, the net result is nutrient loss coupled with the creation of toxins that stress our bodies and compromise our health. If you've never really considered these organs before today, my hope is that by the end of this series you will feel such respect, gratitude, even empathy for this hard-working team that you never again fail to eat in a way that honors and supports the life-enhancing and lifesaving performance they were designed to provide.

Your brain is your first organ of digestion and is responsible for notifying you when you are hungry, activating your digestive system, and notifying you when you are satisfied. To function properly your brain needs a steady supply of fuel. Your bloodstream can hold about four hours worth. So, as the brain detects lowering levels, it sends a hunger signal

and the rumbling and grumbling begin.

Consciously Choose

Here's the big question: Who chooses your food? Because when you are hungry your body is asking for nutrients. You can honor yourself by consciously choosing nutrient dense foods and satisfy the request, or you can choose nutrient-free processed, packaged, high sugar, junk foods or fast foods and leave your body starving for nutrients. But, what does a starving body do? It keeps asking for more food and sets us up for those nagging food cravings!

Remain Conscious

Secondly, stay actively engaged and disallow distractions like driving, reading, or (worst of all!) watching television while you are eating. Distracted eating is the primary reason that we miss the signal from our brain that we are satisfied, making us more likely to over eat.

Consciously Review

Consider your "body talk" by paying attention to signals and symptoms; this is how the body communicates when certain foods, or combinations of foods, are not working for you. With this in mind, I encourage you to utilize a food journal. A food journal is an asset that helps keep you in relationship with your body and your goals. It's

an ally that reminds you of the connection between what you eat and how you feel. And, it's your accountability partner if weight loss is a goal. Statistically, people who use a food journal lose twice as much weight as those who don't, and they keep it off.

Since so many of our health issues are caused by food, it follows that they can also be cured with food. The body is a do-it-yourself repair shop, food is our best medicine, and every

meal provides the opportunity to choose well!

Melanie Stewart provides personal coaching and corporate seminars and workshops that are relevant and empowering and will leave you with a unique blend of meaningful education and practical tools, tips and techniques. For more information, you can fill out the contact form at: <https://www.yumtumnutrition.com/> or email: melanie@yumtumnutrition.com

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New Year



By SEAN DIETRICH

New Year's Eve—Sacred Heart Hospital, the pediatric unit.

Tonight the whole world is celebrating. I can already hear firecrackers in the distance. But on the third floor, the women in my life are gathered around a sick baby.

My sister's daughter, Lucy, was born ten days ago. She was dainty, tranquil, and she smelled like all babies do. But last night, she was admitted into the hospital with viral meningitis.

Doctors fitted her with an IV in her scalp, an oxygen nose piece, and they're monitoring her heart.

So, while a big ball drops in Times Square, my sister holds Lucy.

My sister has cried a lot today. And I wish there were something I could do to make her feel better, but I'm just a big brother. Big brothers can't do much but ask the lady in the cafeteria, "More fries, please?"

A gentle knock on the door.

The nurse enters. She's got a sunny personality. She checks monitors, administers a blood gas, she is smiling a lot. She refers to my sister as "Mama."

That word.

My sister is a wife and a mother of two, but when I look at her I still see pigtails.

To me, she's the girl who watched cartoons on Saturdays, eating Captain Crunch. The girl who ran barefoot. The teenager who worked at Chik-fil-A, who let me use her employee discount.

I remember when I was sixteen, she was a child. She awoke one night screaming. She clutched her side and howled, writhing on the floor.

"What's wrong?" I shouted

"I'm dying!" she said.

My mother came running.

She touched my sister's belly. She thought my sister might be suffering from severe constipation.

"Are you eating plenty of fiber?" my mother asked.

"I'm dying!" my sister shouted.

"Wait here while I get the castor oil."

My mother always suspected her children were victims of bowel blockage. In fact, she believed society's problems could be blamed on this issue.

As a young man, I was afraid to bring female prospects near our house for fear that my mother would ask them highly personal questions about digestion.

That night, I loaded my sister into the car, we sped across town to the hospital. The emergency room was packed, and I'll never forget it.

We sat in a waiting room. My sister curled beside me, moaning. I was helpless. I was barely old enough to drive, but to my sister I was the only man she knew. And I tried to pretend I was a grown-up.

"It's gonna be okay," I said. Because that's what big brothers say.

I didn't know if it were true.

"I'm scared," she said, holding her belly.

"You're gonna be okay."

"How do you know?"

"Because," as if that explained everything. "I know."

But it was false. I didn't know if she would be all right.

The girl crawled into my lap. I touched her silky hair. I was so worried I was shaking.

That night, the doctor welcomed us into the exam room. His first words were, "Good news, your sister's gonna be just fine. It's just a vestigial organ problem."

"A what?" I said.

"Her appendix," he said. "All we gotta do is cut it out, easiest thing in the world."

I'd never felt so relieved. I didn't know whether to laugh or break dance. I looked my sister in the eye.

"Did you hear that?" I said. "You're gonna be okay."

She sniffed her nose. "For real?"

"Yes," said the doctor. "As long as you keep eating plenty of fiber, I don't see why you shouldn't live well into your forties."

Her appendectomy took a few minutes. She was back in the recovery room with stitches in her belly, eating two ice cream cones at once.

"Guess what?" my sister said when the nurses wheeled her in. "I didn't even FEEL it!" She smiled big. "You were right, I'm okay!"

I stayed the night in the hospital, and I fell asleep in the vinyl chair beside her.

That was a long time ago, but in some ways, I am still that sixteen-year-old fool. And in some ways she is still that pig-tailed girl.

And one day, when Lucy grows up to be big and strong, perhaps when my life is over, she will read this. Time will have moved on without me, and I will be just a memory.

But she will see these sentences, and I hope she knows that when the clock struck midnight tonight, I was thinking about how much everyone loves her. And how she's going to be okay.

Happy 2019 to you and yours.

And whatever you do this year, please eat plenty of fiber.

Update on Baby Lucy: On Jan. 2, my niece, Lucy, was hereby pronounced "okay" by doctors and sent back home. Hallelujah.

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 Musing

A Pastor's Ponderings

By Rev. J. Pete Hyde



visits are almost over. The leftovers no longer hold any appeal and the New Year arrived with all kinds of fanfare I couldn't stay awake long enough to enjoy. I think of all the things we are supposed to be thinking about at the beginning of the year and can't seem to get into that spirit either.

In a week or two we'll forget that this is a NEW year and our lives will probably fall back into the same routine. Resolutions will be forgotten. The pounds won't come off. "Those people" will still be "those people." The changed attitude is beginning to slip back to its old ways. The New Year - What does it matter anyway? It came. We saw. We watched some football and it disappeared.

Isn't that what the Wise Men did? They came. They saw. They disappeared. They

left us with the plague of gift giving and then just disappeared from history. The only account of these visitors is in a few short verses from the Gospel of Matthew. They came as seekers of the one whom the star announced. They fired up the hatred of Herod. They worshiped the child Jesus and returned "by another road" never to be heard from again.

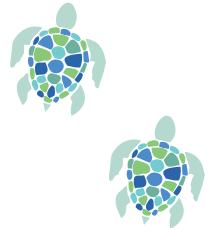
Surely they wondered about this child the star had shown them. Surely they heard the news in later years of the one who was born of a virgin, healed the sick, made the lame walk, made the deaf hear, caused the mute to speak, cast out demons, forgave sins, stood up to the authorities, was given a mockery of a trial, was crucified and then rose from the grave. Surely they wondered. But, where did the gift givers go?

We are told they went home. They went back to what they had always done and we do not know if their encounter with Jesus had any effect on their lives or not. Were they changed? Did they feel, in the words of John Wesley, "their hearts strangely warmed?" We just do not know.

As one who struggled getting into the "Christmas Spirit" this year, I now reflect on the season and hope that I am not like the wise men who came to visit the child Jesus, and simply do what I came to do and then go home without another word. I take a deep breath as a tear comes to my eye. (It's OK because no one is here but me.) I ask God to help me not be like the Wise Men - encounter Jesus and disappear as if nothing happened. I have been touched by the savior and He has left His mark on my life and blessed me. I can never just

return to the old ways like the encounter never happened. The holidays are over! But the touch of the hand of God lives in the hearts of those who will recognize and accept it. It truly is THE GIFT. As you journey into this New Year, may the hand of God touch you, hold you, protect you, assure you, and comfort you so that you will never be the same.

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



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2018-19 Football Guide

Pro Football Playoffs in Full Swing



By SCOTT MILLER

2019 is here... and for the passionate Panhandle people who embrace the game of football like none other, well, it's been a season for the ages. A record-setting season filled with offense, offense and more offense. The final four teams this year, Oklahoma, Notre Dame, Clemson and Alabama, scored a record 141 touchdowns combined and that doesn't even count their Bowl games or the National Championship game. These four teams averaged a whopping 44 points per game combined. Yes, indeed, it's been a year of offense like no season before and for the college football faithful, it sure has been fun to watch!

Football, it's been said, is the ultimate team sport; having played for many years myself, I agree. However, I do feel that there are some individual performances worthy of mentioning. So be sure to read on in our January football guide for a list of this year's standout, award winning players.

And though the college season is over, the good news for football fans is the Pro Football Playoffs are in full swing. And, oh my, do we have some exciting matchups coming our way. Could we have a re-match of Super Bowl LII, Patriots vs. Eagles? As of today, that's a possibility. New England, in typical fashion, won its division and secured a first-round bye (9 years running), while the Eagles took the hard way into the playoffs needing both a win vs. the Redskins on the final week com-

bined with a Bears win vs. the Vikings. Both happened and the reigning Super Bowl Champion Philadelphia Eagles earned the right to defend their title.

No matter who you are rooting for, one thing remains: Destin has some of the absolute best places in the world to take in all the action. Your front row seat is waiting at any one of these incredible sports bars and restaurants right here in your own backyard:

Tailfins Entertainment Complex offers an incredible mix of atmosphere, countless



big screen TV's, delicious food and drink and amazing views of the harbor—a combination that's hard to match anywhere. Try some of their world-famous dishes.

For starters, Smoked Tuna Dip, Crab Claws or Johnny's Chicken Wings. Want seafood? Johnny's Oysters or Oysters Tailfins are can't miss. Other great choices include their delicious Sammiches, Baja Tacos or some amazing pasta dishes await you. There are just too many fabulous options to mention here, so go and see for yourself. Game day at Tailfins starts with brunch at 10 a.m. 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.

*On the Harbor in Destin
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tailfinsdestin.com*

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



good! Or perhaps some shrimp, steak or chicken on veggies with special seasoning. There's plenty of choices on the menu for those who love Mexican fare and for those who don't.

Come and see what all the buzz is about.

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Hog's Breath Saloon, located in the heart of Destin, is a must-see destination for football fans of all ages. Big screen TV's in every direction, a friendly staff



like none other, delicious food and drinks are just a few reasons why we absolutely love this place. They offer great seafood, fresh smoked BBQ, daily food and drink specials, a fabulous kid's menu, live music and handmade specialty drinks. And that's just scratching the surface. You can sit upstairs, downstairs or dine outside on their spacious patio. We have no doubt that the entire family will have big fun. There is so much to do and see, you might have to come back again and again just to get the full effect only available here in Destin.

Visit Hog's Breath Clothing for a world-famous T-shirt or souvenir and see for yourself why Hog's Breath has been a local favorite since 1976.

*541 Harbor Blvd. Destin
(850) 837-5991
www.hogsbreath.com*



drink served here will keep you coming back again and again. Inside, Tequila's is like brand new. There are TV's everywhere and a really nice bar in the middle. "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. Order up the Tequila Fajitas while you watch—so



Pro Football Play

PRO FOOTBALL PLAYOFFS

Wild Card Playoff Games:

Saturday, January 5

Colts (10-6) at Texans (11-5), 3:35 pm (ABC / ESPN)
Seahawks (10-6) at Cowboys (10-6), 7:15 pm (FOX)

Sunday, January 6

Chargers (12-4) at Ravens (10-6), 12:05 pm (CBS)
Eagles (9-7) at Bears (12-4), 3:40 pm (NBC)

Division Round Playoff Games:

Saturday, January 12

Colts at No. 1 Kansas City Chiefs, 3:35 pm (NBC)
Cowboys at No. 2 Los Angeles Rams, 7:15 pm (FOX)

Sunday, January 13

Chargers at No. 2 New England Patriots, 12:05 pm (CBS)
Eagles at No. 1 New Orleans Saints, 3:40 pm (FOX)

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Championship Sunday

Sunday, January 20

NFC Championship, 2:05 pm (FOX)
AFC Championship, 5:40 pm (CBS)

Pro Bowl

Sunday, January 27

AFC All-Pros vs. NFC All-Pros, 2:00 pm (ABC / ESPN)

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Super Bowl LIII

Sunday, February 3

AFC Champion vs. NFC Champion in Atlanta,
5:30 pm (CBS)

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NFL Star Jordan Leggett of Jets Continues Touchdowns for Taylor Fundraising Campaign

NFL Star Jordan Leggett of the New York Jets has been hosting a fundraising campaign for the Taylor Haugen Foundation with hopes to raise \$5,000 by the end of this football season. The campaign, Touchdowns for Taylor, encourages supporters to pledge a donation to raise awareness of the severity of abdominal injuries and money for state-of-the-art protective gear to ensure safety for all athletes.

Leggett was born and raised in Navarre, FL. He attended Navarre High School and was ranked a three-star recruit from their football team. Although Leggett was two years behind Taylor Haugen in school, their shared passion for the community and love for football solidified his

support for the Taylor Haugen Foundation. Leggett grew up with story of Taylor and is passionate about the vision of the foundation.

Leggett is proud to once again announce the launch of the Touchdowns for Taylor campaign on Pledge It to honor Taylor's memory and support the Taylor Haugen Foundation's mission to build and recognize youth leaders and promote youth sport safety. Fans of the NFL Jets and supporters to pledge a donation for every receiving touchdown that the Jets have this season. Fans that pledge at least \$1 to the campaign per receiving touchdown or that donate \$25 will receive an official Taylor Haugen wristband.

For more information about

Touchdowns for Taylor and to make your donation follow this link <https://pledgeit.org/touchdowns-for-taylor-2018>.

The Taylor Haugen Foundation was created to honor the memory of the 15-year-old Niceville High School student who passed away after a traumatic abdominal injury sustained during a football game on August 30, 2008. The Foundation builds and recognizes youth leaders and promotes youth sport safety to honor the legacy of Taylor Haugen. It provides awareness, education and abdominal injury protection to secondary aged schools and leagues in contact sports, through its YESS© Program (Youth Equipment for Sports Safety). The Foundation



also recognizes and supports outstanding scholar-athletes with scholarships and awards. For more information, go to Taylor-

Haugen.org or find Taylor Haugen Foundation on Facebook and Instagram.

COLLEGE BOWL WINNERS

Cure Bowl 41 - 24	Dollar General Bowl 32 - 42	Belk Bowl 0 - 28
Tulane Green Wave 7-6	Buffalo Bulls 10-4	South Carolina Gamecocks 7-6
Louisiana Ragin' Cajuns 7-7	Troy Trojans 10-3	Virginia Cavaliers 8-5
New Mexico Bowl 52 - 13	Hawaii Bowl 31 - 14	Arizona Bowl 13 - 16
Utah State Aggies 11-2	Louisiana Tech Bulldogs 8-5	Arkansas State Red Wolves 8-5
North Texas Mean Green 9-4	Hawaii Rainbow Warriors 8-6	Nevada Wolf Pack 8-5
Las Vegas Bowl 20 - 31	First Responder Bowl Canceled	Military Bowl 35 - 31
Arizona State Sun Devils 7-6	Boston College Eagles 7-5	Cincinnati Bearcats 11-2
#21 Fresno State Bulldogs 12-2	#25 Boise State Broncos 10-3	Virginia Tech Hokies 6-7
Camellia Bowl 23 - 21	Quick Lane Bowl 34 - 10	Sun Bowl 14 - 13
Eastern Michigan Eagles 7-6	Minnesota Golden Gophers 7-6	Stanford Cardinal 9-4
Georgia Southern Eagles 10-3	Georgia Tech Yellow Jackets 7-6	Pittsburgh Panthers 7-7
New Orleans Bowl 13 - 45	Cheez-It Bowl 7 - 10	Redbox Bowl 6 - 7
Middle Tennessee Blue Raiders 8-6	California Golden Bears 7-6	Michigan State Spartans 7-6
Appalachian State Mountaineers 11-2	TCU Horned Frogs 7-6	Oregon Ducks 9-4
Boca Raton Bowl 37 - 13	Independence Bowl 27 - 56	Liberty Bowl 33 - 38
UAB Blazers 11-3	Temple Owls 8-5	#23 Missouri Tigers 8-5
Northern Illinois Huskies 8-6	Duke Blue Devils 8-5	Oklahoma State Cowboys 7-6
Frisco Bowl 0 - 27	Pinstripe Bowl 3 - 35	Holiday Bowl 31 - 20
San Diego State Aztecs 7-6	Miami (FL) Hurricanes 7-6	#22 Northwestern Wildcats 9-5
Ohio Bobcats 9-4	Wisconsin Badgers 8-5	#17 Utah Utes 9-5
Gasparilla Bowl 38 - 20	Texas Bowl 45 - 38	Taxslayer Bowl 13 - 52
Marshall Thundering Herd 9-4	Baylor Bears 7-6	North Carolina State Wolfpack 9-4
South Florida Bulls 7-6	Vanderbilt Commodores 6-7	#19 Texas A&M Aggies 9-4
Bahamas Bowl 35 - 32	Music City Bowl 14 - 63	Outback Bowl 22 - 27
FIU Golden Panthers 9-4	Purdue Boilermakers 6-7	#18 Mississippi State Bulldogs 8-5
Toledo Rockets 7-6	Auburn Tigers 8-5	Iowa Hawkeyes 9-4
Idaho Potato Bowl 18 - 49	Camping World Bowl 18 - 34	Citrus Bowl 27 - 24
Western Michigan Broncos 7-6	#16 West Virginia Mountaineers 8-4	#14 Kentucky Wildcats 10-3
BYU Cougars 7-6	#20 Syracuse Orange 10-3	#12 Penn State Nittany Lions 9-4
Birmingham Bowl 34 - 37	Alamo Bowl 26 - 28	Fiesta Bowl 40 - 32
Memphis Tigers 8-6	#24 Iowa State Cyclones 8-5	#11 LSU Tigers 10-3
Wake Forest Demon Deacons 7-6	#13 Washington State Cougars 11-2	#8 UCF Knights 12-1
Armed Forces Bowl 14 - 70	Peach Bowl 41 - 15	Rose Bowl 23 - 28
Houston Cougars 8-5	#10 Florida Gators 10-3	#9 Washington Huskies 10-4
Army West Point Black Knights 11-2	#7 Michigan Wolverines 10-3	#6 Ohio State Buckeyes 13-1

TROPHY/AWARD WINNERS

Award	Category	2018 Winner
Heisman Trophy		Kyler Murray, Oklahoma
Maxwell Award	Player of the Year	Tua Tagovailoa, Alabama
Walter Camp Award	Player of the Year	Tua Tagovailoa, Alabama
Home Depot Award	Coach of the Year	Brian Kelly, Notre Dame
Jim Thorpe Award	Best Defensive Back	DeAndre Baker, Georgia
Davey O'Brien Award	Best Quarterback	Kyler Murray, Oklahoma
Rimington Trophy	Best Center	Garrett Bradbury, NC State
Lou Groza Award	Best Placekicker	Andre Szmyt, Syracuse
Butkus Award	Best Linebacker	Devin White, LSU
Doak Walker Award	Best Running Back	Jonathan Taylor, Wisconsin
Biletnikoff Award	Best Wide Receiver	Jerry Jeudy, Alabama
John Mackey Award	Best Tight End	TJ Hockenson, Iowa
Outland Trophy	Best Interior Lineman	Quinnen Williams, Alabama
Ray Guy Award	Best Punter	Braden Mann, Texas A&M
Bednarik Award	Defensive Player of the Year	Josh Allen, Kentucky
Nagurski Trophy	Defensive Player of the Year	Josh Allen, Kentucky
Disney Spirit Award	Most Inspirational	Tyler Trent, Purdue
W. V. Campbell Trophy	Academic Heisman	Christian Wilkins, Clemson
Wuerffel Trophy	Community Service	Drue Tranquill, Notre Dame
Broyles Award	Best Assistant Coach	Mike Locksley, Alabama



Invest and Grow in 2019



A new year gives us that annual opportunity to start fresh, to reinvent

ourselves, set new goals, make resolutions, and just plain reset and refocus. For us on the Emerald Coast, moving into 2019 offers particular meaning this year by providing the chance to rebuild, renovate, and reimagine after October's hurricane. Our local businesses are no different. The Emerald Coast Mortgage Team at Inlanta Mortgage is looking to help its clients invest in themselves in 2019 by getting into the home of their dreams.

While many will look to invest in themselves by exercising more, living healthier, or going back to school, it's just as important to invest in your financial future. That's where Balenda Hetzel and her team of mortgage experts come in by helping make home ownership a strategic part of your 2019.

"While renting makes sense

for certain situations, buying a home of your very own is not only an investment in yourself, but it's an investment in your financial future as well," says Balenda Hetzel, Regional Production Manager for Inlanta Mortgage. "In fact, you can often spend less on your mortgage than you pay for rent. Plus, you build equity in your home that can be a great financial tool in the future."

Balenda's Inlanta Mortgage team offers a diverse range of mortgage loan products that serve to find the right loan for you and your unique financial situation. Inlanta also offers VA and FHA loan programs, and has down payment assistance programs, all designed to help buyers afford homeownership in the Emerald Coast area. The team's ability to understand and work with each customer's specific financial situation has helped them successfully serve customers in the Florida panhandle area for more than 20 years.

"We get to know you, learn about your home ownership dream and help find the right product that fits you," noted Balenda. "Our team of lenders

works closely with your real estate agent to make the process as easy and memorable as possible."

The team brings its local experience, along with its mortgage expertise, to offer outstanding service and genuine customer care that treats their clients as family long after the loan has closed.

"We don't just leave you at the door step with the keys when the transaction is over," she said. "We keep in touch, we celebrate family milestones, we commemorate your home-buying anniversaries, and most of all, we become friends with many of our clients long before the closing ever happens. When you work with our team, you can rest assured that you are not a mere transaction to us – you're family."

If you're looking to take the leap and invest in homeownership in 2019, give Balenda a call at 850-499-4759, or email her at balendahetzel@inlanta.com.

Happy New Year, Emerald Coast!



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With combined experience of more than 20 years serving the Florida Panhandle area, Inlanta's Emerald Coast Mortgage Team understands the destruction, frustration and financial burden hurricanes and tropical storms can cause.

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Balenda Hetzel

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225 Main Street, Ste. 14
Destin, FL 32541
Cell: 850-499-4759
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 Business

I Think I'm Just Going to Sell My House Myself... WHAT?!?!



For Sale By Owner (FSBO)... Sounds great, doesn't it? It's gotta be easy... you've watched enough home shows on TV...anyone can do it...PLUS you'll save a bunch of money by not paying that real estate commission, right? What's that they say, "If it sounds too good to be true, it probably is?" Before you **step over a dollar to save a dime**, consider the **statistics**:

1) Only 2% of home sales are done without a real estate agent; which means as a FSBO **you're missing out on 98% of potential buyers**. And, you do want as many qualified buyers as possible to see your home, correct? Most Buyers use a real estate agent (98%). Why? For many reasons... it costs them nothing, they get more access to available properties, and they get an expert to as-

sist them in navigating through the whole buying process.

2) **Investor buyers LOVE FSBOs**....why? Because they believe they can negotiate the price down.

3) **The most difficult tasks for FSBO sellers:**

- Pricing the property correctly.
- Understanding the legalities of all the paperwork.
- Selling within the time they want to sell.
- Knowing how to stage and prepare the home for sale
- Having enough time to devote to all aspects of the sale.
- Having the means to maximize exposure of the home via multiple marketing platforms.
- Negotiating the best possible price. It's difficult being objective on your own home.

Most non-real estate folks sell 1-3 homes in a lifetime; a professional real estate agent sells hundreds of homes and it's their job to know the market, the contracts and addendums, and be strong in the negotiating process on their sellers' behalf.

A strong agent will put more money in your pocket! 2016 stats show that the typical FSBO home sold for \$190,000 compared to \$249,000 for agent-assisted home sales. WOW! That's a 24% difference! Do you really want to do all the work AND make less money

on the sale?

Other things to consider:

- How do you qualify the strangers you let into your home?
- Safety, who will be there with you when you let them in?
- Not losing that buyer, will you

be available when the buyer wants to see the home?

Important question to ask yourself: would you do your own dental work or perform heart surgery on yourself? Selling your home is the same! Wouldn't it

be better to hire an expert who will protect you, do it right, and save you money? Before you decide to DIY, call me, Gail Pelto at 850.374.0454 or send me an email: gail.pelto@kw.com.

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Stock, Bond and Money Markets:

An Early Year Update



BY MAURICE STOUSE
FINANCIAL ADVISOR AND
BRANCH MANAGER

The stock market had a bruising December posting its worst performance since 1931. The bond market saw yields retreat after climbing all year long. And the money market saw yields continue to move upward as higher Federal Reserve rates made their way in to money market funds. Many individual investors are assessing or reassessing their investments and thinking about what, if anything to do next.

Many investors have seen long term success through sticking with three guides in their efforts: 1) Low cost portfolio construction (ensuring that internal fees are not a drag on their long-term performance, 2) consistent rebalancing between stocks, bonds and cash, and 3) tax efficiency in their approach.

Low cost portfolio construction means having a look at all costs of investing: Any upfront charges or commissions, management and expense ratios, advisory fees, trading costs and any back-end charges. With so much choice today, investors might see better performance by focusing on low cost portfolio construction. Asset allocation often proves to be very important in long term performance. Equally important is making sure that as part of your portfolio outperforms or underperforms, you periodically—once a year as an example—ensure that you are maintaining the same percentage mix of stocks, bonds and cash. Tax efficiency was most recently exercised by many investors who saw one advantage from the equity market decline by selling any positions they had at a loss in order to pair those against any capital gains

and potentially lower their taxes for the year.

Despite these three keys, many investors are still wondering about what to do at this point. Many hear stay the course or perhaps to examine one's downside threshold and to sell if the pain or worry has become too great. Timing is difficult, as the old adage of "they don't ring a bell at the top and they don't ring a bell at the bottom," is as true today as ever. In the long run investors look at the stock market as an opportunity to participate in the growth and profits of American industry. Many see it as a way for their money to work hard for them. The risks of course are greater and investors should examine further the kind of stocks they are comfortable with. Stocks can be value oriented with consistent dividends, balance sheets and earnings. Stocks might be growth oriented, faster growth yet less value regarding dividends and longevity of the company. Lastly would be speculation, where dividends and value are low however potential is high and loss potential is high. Perhaps it is a company that is quite innovative or inventive? Plan today to review your portfolio in line with your goals, time frame and risk tolerance.

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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volves 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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maurice.stouse@raymondjames.com
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Branch offices in Mary Esther,
Niceville, Miramar Beach,
Freeport and Panama City



Amy Parrish
Financial Advisor
850.654.8122

amy.parrish@raymondjames.com
2000 Ninety Eight Palms Blvd,
Destin, FL 32541
Branch offices in Mary Esther,
Niceville, Miramar Beach,
Freeport and Panama City

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First Florida Wealth Group/Raymond James.
2000 Ninety Eight Palms Blvd., Suite 300, Destin, FL
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 Wellness

Surrender

Do you feel a push at every New Year to make a list of resolutions? An agenda to create the changes in your life that you have wanted to make? These “lists” can sometimes feel more like pressure; something to judge ourselves by if we don’t complete, stay on task, and follow them daily. That has to be the reason why most resolutions, even with good intentions, fall off after a few weeks or even a month. Then we just push our goals aside, deem ourselves unworthy, have failed, and fall back into our normal busy routines. Not making any changes, feeling lousy and putting them off, “well there is always next year.”

The desire to change has good intentions; it's when we condemn ourselves, feeling guilty when we don't see any progress. And we wonder why? It's because life does not happen when we keep trying to force and push it to happen. This is when creating resolutions can become a hindrance instead of a positive way to effectively change our world. It is always in the push and the constant doing that we get lost, frus-

tated and find ourselves further away from where we want to be. The power is in the present. To truly have a powerful impact on our lives let's try a different approach, and simply surrender. To surrender does not mean we are giving up; in fact it is the opposite. It's means we are trusting in life to bring into our lives, and bring out of our lives exactly what we need in every moment. If you are feeling the desire that day to go workout, then trust that feeling and workout. Surrendering to what is, honoring life in its completely whole form and knowing that everything that is meant for us will come when it is supposed to. I know it can be scary to let go, and trust in life. We are afraid that if we don't “do” we might not get what we want. We all have accomplishments and ideas of how our life is meant to look in order for us to feel worthy, lovable and fulfilled. But feeling like we have to have anything in order to be these things is coming from a space of fear, afraid that we are not enough without them. But we already are all these things, with-

out having to do anything. Life is not a testament to how great you can be; it's enjoying and honoring how great you already are. Let your days become filled with what brings you happiness, and finding the joy in every moment. Knowing that life will be hard and there will be plenty of unknowns that bring you anxiety and fear. But this is also life leading you in a direction it knows that you need to go. I love the quote, “Life doesn't happen to us, it happens for us.”

I have always felt I was being powerful and successful trying to control everything around me, but I realized that what I was really doing was controlling out of fear. Fear life wouldn't look how I needed it to. But it's a false sense of security. We can't control where life takes us. But we can be mindful of how we approach it and see it. So for the New Year, feel the desired changes you want, but instead of creating another to do list to judge yourself upon, just let go! Surrender to life with a smile, trusting and knowing that you will be exactly where you are meant to be in every moment.



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Off the Hook

Destin History and Fishing Museum: A Comforting Throwback to Early Fishing Times

BY CALI HVALAC

Nestled back on Stahlman Drive near our Destin Community Center lies a small house-like building showcasing the history of fishing in our beach town, known as the Destin History and Fishing Museum. January is a great time visit and see first hand the journey our city has gone through since Leonard Destin landed ashore in 1835.

The Destin Fishing Museum opened Oct. 1, 2005 with a goal to share the story of how our small fishing village became a major tourist attraction. It houses thousands of historic photographs, artifacts, fishing equipment, murals, fish mounts and even some historic boats from the early days. There is even an entire section dedicated to our famous Destin Fishing Rodeo that showcases notable catches, records, and more.

Outside the front door is what is known as Museum Heritage Park. Wander through and see restored boats such as the Primrose, the last seine net boat in Destin. You'll also find the old Destin post office that was built in 1936, restored and full of exhibits. Another favorite is the huge replica of a Megladon Shark jaw, a perfect place for a photo opportunity.

Upon entering, you're greeted by the staff who offer a variety of ways to experience the mu-

seum. From scavenger hunts, to self guided tours with or without audio headsets, to having a staff member lead you through and answer your questions, the choice is yours. The museum is currently open Tuesday through Saturday from 10 a.m.-4 p.m. with a small admission fee to the public ranging up to \$5 a person.

In one corner you'll find cabinets of old black and white photos from the early days, with women and men

posing by their monster catches on the docks of what is now Harborwalk Village. See images from Destin's first Rodeo, families posing by fish boards, and even proud anglers posing next to fish 3 times the size of themselves. In the days without rules or regulations, these photos showcase a different time and culture when it came to the sport of fishing.

From there you can wander through the backside of the building, which houses the bulk of the exhibit. Destin's history hangs on the walls from the times of Indians, stories of how life was back then paired with artifacts and photos. As you move through, you'll learn how the boats and

fishing equipment evolved over time, what commercial fishing was like and why it was important, and how our city has changed over the years as fishing grew.

Pause at large exhibit in the middle of the room and you'll notice over 70 locally caught fish, mounted, with details of the species of fish and where they can be found in our Bay or Gulf. Next to that is the history of fishing poles and bait, what was used to catch this variety of fish. As you near the end and where you started, you'll find the museums gift shop with a variety of t-shirts, seashells, posters, history books, ornaments and more.

The Destin History and Fishing Museum is a must for any fishing enthusiast, history buff, or anyone with interest in the evolution of our fishing village. Make plans to stop by and support this non-profit and all that they're



doing to preserve and showcase Destin's rich history and the luckiest fishing village in the world!



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 Wellness

Communicating With Teens



BY CHRISTINE RUSHFORD,
COASTAL COUNSELING

Many parents complain that their teenagers no longer talk with them. Communication has now taken the form of sullen mumbling or random, rage-filled outbursts. Many teens prefer the company of friends rather than their family which leads to hurt feelings all around. As children turn into teenagers their job is to separate from the parents/caregivers in their lives. It is developmentally appropriate and necessary for them to begin to pull away and become independent.

My advice to parents of teens is, "Don't take anything personally." Teenagers are in a difficult stage of life. They are figuring out who they are independent of parents. That is why you will often see teens bucking commonly held family morals and beliefs. They are testing those beliefs to see if it's what they actually believe in personally. Your teenager faces judgement, deadlines and peer pressure every day, but is still in the process of learning how to juggle all of those demands. It's no wonder, tempers can be short. You are a safe space for your teen to melt down. I know that does not make the outbursts any more enjoyable for you, but it does take the personal affront out of it at least.

There are several steps that you can take to ensure communication with your teen remains intact. The first step is to be in the same room as your teen. As any parent of a teenager can tell you, it is not unusual for your child to stay in his or her room for long periods of time and deliver heavy eye rolling and sighs when you enter their domain. For that reason, I suggest

the next popular room in the house for teenagers—the kitchen. Prepare a favorite snack when your teen is due home from school. Be sure that you are able to be completely present in that moment—no cell phone, no work emails, etc.

Parents often make the mistake of drilling their kids with questions when they walk in the door, "What did you get on your exam? Did you remember to take out the trash?" Or parents make the other mistake of asking a bland question like "How was school?" Both of these communication styles will most likely lead to a miscommunication with your teenager. Instead, try asking your teen an open-ended question about something he is interested in. For example, "I heard you listening to a new song the other day, what's up with that band?" By sticking to neutral topics of interest, you are more likely to gain positive communication as a response.

Another very important step is to listen. As parents we often jump in to offer advice or point out what our child did wrong in a situation. Our teens will shut down immedi-

ately if there is any sense of judgement or criticism as a response to their opening up to us. Instead, focus on active listening skills—nodding your head in agreement, leaning into the conversation and empathizing, "That's lousy that Jennifer said that to you..." There is so much that is said without words, you will get a glimpse into your teen's world if you pay attention to body language and facial expressions. If your teen is saying something you disagree with, hold it to yourself and approach the topic at a later time.

As children grow into teenagers, rules and expectations must be adjusted. Allow your teen the ability to have some input into the rules that govern their life. If you immediately shut down your teen's attempts to negotiate with rules, you risk shutting down their communication completely. Everyone has a need to feel heard, including teenagers. This doesn't mean that you give into every request your teen makes, such as missing curfew, but if you hear your teen out, you might find he has a valid point. If he knows you are willing to listen,

he will be more willing to speak up.

One final suggestion is to set limits on their cell phone usage. This is not a popular tactic with teens of course, but it is necessary. Set times throughout the day where a technology ban is in place—meal time, one hour before bedtime, in the car, etc. Our kids have distraction right in their back pockets, and do not feel the need to communicate with those around them. They also lack the impulse control to refrain from looking at their phones. When we take away that distraction, they might complain at first, but at least they will be talking to you! Eventually it will just become an accepted expectation within the home that opens up opportunity for talk. Don't forget, the cell phone ban is for everyone in the home, including parents.

These years with teenagers are fleeting, just as their toddler years were. As your teen gains confidence in who she is as a person, you will see a return to easy conversations. Have patience, give love (especially when he is unlovable) and engage in active listening.

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Henderson Park Inn and The Henderson Launch Collaborative "Love Locals" Program

Sunset Happy Hour to take place at Horizons every Thursday from 4-6 p.m.

Henderson Park Inn and The Henderson have launched a collaborative "Love Locals" program as a show of support and appreciation for the Emerald Coast community.

The neighboring properties have curated a special, collective

program featuring seasonal offers on accommodations, dining, and spa services. These specials are available for all full-time Florida residents living in Bay, Escambia, Okaloosa, Santa Rosa, or Walton County.

"We are always honored and

humbled to welcome our local community," said David Mars, general manager of The Hen-

port, and truly look forward to extending genuine hospitality to each and every valued neighbor."

"The Emerald Coast's locals are some of our most loyal guests," said Henderson Park Inn and Beach Walk Café

General Manager Dawn Moliterno, who is also director of strategy for The Henderson Beach Resort. "The Love Locals program is our way of showing how much we love and appreciate our community and gives us an opportunity to say more than just 'thank you'!"

Those who enroll in the Love Locals program will receive discounted rates on room nights at Henderson Park Inn, as well as a complimentary bottle of wine with the purchase of two entrees at Beach Walk Café, the Inn's signature restaurant.

The Henderson is offering members of the program special winter discounts on their garden, pool, or Gulf-view rooms, deluxe spa services at The Salamander Spa, and dining specials at Horizons, one of the resort's renowned restaurants.

Beginning January 10, Henderson Park Inn and The Henderson will be hosting Sunset Happy Hours at Horizons every Thursday from 4-6 p.m. for those participating in the Love Locals program. Locals will enjoy their first drink for free and receive a complimentary appetizer card for Beach Walk Café while watching the sun set over the beach. There will also be live music performed by Matt Lyons and a selection of light hors d'oeuvres.

To learn more about the Love Locals program or to enroll please visit The Henderson website at <https://www.hendersonbeachresort.com/love-locals> or Henderson Park Inn's website at <https://www.hendersonparkinn.com>.



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 Dining

From Our Family to Yours, Welcome!

La Famiglia, A Local Favorite

BY DAVE WHITE, PUBLISHER,
SOWAL LIFE

It didn't take much for Pino Tozzi to decide to sell his successful businesses in Rome, Italy, uproot his young family and emigrate to America—just a vacation to Destin in 2005. Francesca, Pino and Wife Stephanias second daughter, remembers the moment well. "When daddy came home from vacation, the first thing he said was, "We're moving to Destin. What could we say? Ok!" We began applying for our working visas, coffee shop, pizza shop and arcade and we moved to Destin in 2009." The first 'La Famiglia' restaurant also opened in 2009 and was located on Harbor Boulevard. In 2012, a second location was opened in Destin Commons. After a health scare slowed down Pino, the family decided to relocate to the Island Palms Plaza next to Walmart. "We cater to locals," says Francesca. "Our new restaurant is comfortable, lots of parking and relaxed. No more hustle and bustle, just relaxed." No doubt the location is comfortable and inviting, an ambiance reflecting the Central Italian heritage of the owners. There is an inviting indoor atmosphere and refreshing outdoor seating as in the past.

The menu has changed a bit, but the exciting core and local favorites of the menu remains. La Famiglia has earned a

reputation for serving some of the finest homemade Italian dishes on the Emerald Coast, including this writer's favorite: Veal Parmesan, (best I've tasted so far!) homemade pastas and raviolis, antipasto, all served with your choice of red or white sauces.

Not to be missed, La Famiglia has always been known as a local favorite for authentic, brick oven Italian pizza, topped with a variety of traditional and specialty ingredients, including the Margherita, a classic combination of tomato sauce, mozzarella cheese, sliced tomatoes and fresh basil. Another favorite is the Deliziosa, a red sauce-based pie topped with mozzarella cheese, pepperoni, sausage, black olives, green pepper, onions and mushrooms. A big appetite? Try the hand-stretched, 2 ft. pizza on for size!

Hungry yet?

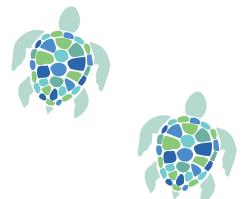


Other specialty pizza's include Amore di Carne, Arugulaortolana (eggplant, zucchini, mushrooms)

Capricciosa, 4 Stagioni, the Diavola (spicy), Frutti de Mare (seafood), Mare a Monti (half sausage, half seafood), Monte Bianco (ricotta cheese, mozzarella, sliced tomato, ham) and Pizza Pollo Pesto (chicken), and Rustica (white pizza with chicken, ham). This is simply a great place to take the family out for a genuine, Italian pizza experience and memory-making.

A noticeable change in the menu has been the focus on a specials board featuring gulf seafood baked or steamed, and served with lighter Italian sauces. Some specials we noticed were "Spaghetti Lobster," a red tomato wine sauce served over spaghetti with shrimp and lobster tail, and the lambchops served over arugula salas with diced tomatoes and onions, finished with a glaze of homemade balsamic reduction. Can you just smell the tantalizing aroma?

LaFamiglia is open Tuesday through Sunday from 11 a.m.-10 p.m., offering a lunch menu till 3 p.m. The family friendly children's menu is filled with choices from cheese pizza, Fettuccino Alfredo, and a generous spaghetti and meatballs.



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Need a Touch of Summer About Now?

BY WENDY LECHNER
EMERALD COAST OLIVE OIL



Fresh and tasty, our Coconut Lime Shrimp recipe will give you a delightful escape

Coconut Lime Shrimp

1 lb. peeled and deveined shrimp, fresh or frozen
1/2 cup Coconut Balsamic Vinegar
1/2 cup Persian Lime Olive Oil
1 teaspoon garlic, minced
1/2 teaspoon crushed red chili flakes
1 tablespoon cilantro or parsley, minced
1 tablespoon fresh lime juice
Salt and pepper, to taste
2 tablespoons more Persian Lime Olive Oil
Cream cheese
Crackers or cucumber rounds



Combine all the ingredients through the salt and pepper in a non-reactive bowl. Cover and refrigerate for 20 minutes. Remove from the refrigerator and drain. Lightly pat dry.

In a medium skillet, add 1 tablespoon of the remaining olive oil and the shrimp. Sauté about 1-2 minutes per side, just until opaque. You might need to do this in two batches. Let cool to room temperature.

Spread a little cream cheese on a cracker or cucumber round and top with the shrimp.

Makes about 20, depending on size of shrimp

from the winter blues. Plus, it's a great way to get healthy with 100% extra virgin olive oil and all-natural balsamic vinegar. Pick up some oil and vinegar at Emerald Coast Olive Oil and some fresh shrimp at one of our local fish markets. Then, cook up a batch of these shrimp and dream of summer.

Emerald Coast Olive Oil is in Destin and Panama City Beach. www.EmeraldCoastOliveOil.com

By SUSAN BENTON, 30AEATS.COM

I was invited by The United States Potato Board, the nation's potato marketing organization, to create a fresh, light, natural and healthy recipe to start the New Year off right after indulging over the holidays. Most of us can use a little help, right? The U.S. Potato Board provides inspiration, information, tools and education to potato lovers all over the world. Rich in potassium, vitamin C, and containing zero fat (until loaded with bacon, butter and sour cream), I happen to be a fan of potatoes, the most versatile root vegetable.

This particular recipe is amazing as it is filled with turnip greens that are rich in calcium, vitamin K, and also known to be an excellent source for detoxification. Locally sought-after fresh shrimp are added as a fantastic source of vitamin B12 (brain health), and omega 3 fatty acids that help reduce cardiovascular problems. The red potatoes, one of the 9th wonders of the world, are also one of my favorite potato varieties as you can cook just about anything with them at any time. They are a staple in my low-country boils, crawfish boils, and in holiday recipes like my roasted red potatoes with sea salt and Rosemary. In this soup recipe, the red potatoes are adding an excellent source of fiber, as I mentioned before are a superior source of vitamin C, and have three times the potassium per serving than a banana. Throw in all the extras like the fennel, garlic, onions, tomatoes and herbs to name a few, and you will be thanking that bowl of goodness you are holding for being so tasty and nourishing your body as you savor each bite.



Fare for the New Year

By SUSAN BENTON, 30AEATS.COM

Full of flavor, healthy and nutritious, this shrimp, red potato, and turnip green soup will get your New Year off on the right track after derailing over the holidays. Just take a look at the ingredients! Packed with veggies, protein, and potassium rich potatoes, the pep in your step will return after just a few bites.

1 Tbsp. olive oil
1 cup chopped onion
1 bulb fennel, trimmed and chopped
6 cloves garlic, minced
1 bunch turnip greens, washed well, tough stems removed and leaves (chiffonade) finely chopped. Do not throw away the white turnip at the end of the green, as the turnips can be mashed or pureed with potatoes for later use as a delicious side dish.
1 can (28 ounces) San Marzano tomatoes, rinsed, drained and diced
8 red potatoes quartered
1/2 cup dry white wine
2 (32-ounce) containers low sodium vegetable or chicken broth
1 lb. extra-large fresh shrimp, peeled, deveined and tails removed (tails on for optimal presentation)
1 Tbsp. chopped fresh rosemary
1 tsp. kosher salt
1/2 tsp. ground black pepper
1/4 tsp. cayenne pepper
Flat leaf parsley or cilantro, chopped (optional garnish)

In a large Dutch oven, heat oil over medium heat. Add onion, fennel, and garlic; cook for 5 minutes, stirring occasionally. Add turnip greens and tomatoes and cook until turnip greens are tender, stirring frequently, about 15 minutes. Add wine; cook for 2 minutes, stirring occasionally. Gradually stir in broth and red potatoes. Bring to a boil over medium-high heat; reduce heat and simmer for 25 minutes. Add shrimp, rosemary, salt and pepper; cook 5 to 7 minutes more until shrimp are firm and pink (do not overcook shrimp). Garnish with parsley or cilantro, if desired. Serve with warm cornbread or your favorite crackers.

#Tip: Recipe can be altered by adding 1-2 cans of drained and rinsed cannellini beans for additional fiber.

#Substitute: Kale or your favorite soup worthy leafy green.

#Vegetarian Option: For a creamy, smooth and silky green soup, leave out the shrimp and use vegetable broth, then transfer the soup to a heavy-duty blender. Puree the mixture for 2-3 minutes or until the soup is completely smooth. Transfer the pureed soup back the Dutch oven, and stir in additional vegetable broth until it is the thickness desired. Top with a dollop of yogurt.



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Meet our January Local Pro: Clint Eagar of Eagar Design Studio

By DEE CRUCE

It's a known fact that our area is home to many of the South's most acclaimed artists. And world-renowned artist and Destin local Clint Eagar, owner of Clint Eagar Designs is no exception. When you first walk into Clint Eagar's gallery, you might wonder how many artists have their work featured here due to the varied techniques and mediums that range from sculptures, 3D canvases with detailed glass incorporation, breathtaking modern and abstract art, home décor and acrylic landscapes painted so precisely they will have you wondering if you are looking

at a painting or a photograph. The answer is only one. Clint's eclectic works incorporate a broad spectrum and are about as diverse as his upbringing.

Raised and educated in South Africa, Clint says he's really from just about everywhere. Born to a middle-class family with tendencies to move frequently, Clint became of age during the turmoil raging in South Africa. In the late 70's, he attended the Johannesburg School of Art and formally trained in sculpting, drawing, painting and mixed media. After graduating in 1981, he settled in Dallas where there was a support system of



other South Africans who had fled the country to escape the escalating violence back home. His next adventure took him to Scotland where he ultimately was awarded a scholarship for his creative achievement while enrolled in the Advertising and Design program at the Fashion and Arts Institute.

Clint became involved with several businesses after college, always as the lead designer, including Frontline Graphics based in San Diego. By age 23, his work was internationally published. Frontline Graphics began selling his originals and his lithographs in Japan, Scandinavia, Australia, western Europe and the U.S. "I was young then, but I was starting to realize I was making the owners of the company a lot of money," he said.

About the time Clint was thinking about going out on his own, the largest gift and home décor company in the country, Figi Graphics, hired him as Director of Product Design and Development. He was 25 years old and living his rendition of 'the dream.' He had a gorgeous office overlooking the

San Diego Bay, a great salary, and free reign of his creative powers. He had a large staff of artists working for him from all different backgrounds. He redesigned a lagging line for Figi that generated millions in sales for the company.

By the early 90's, Figi was sending Clint to Asia to launch and manage production in factories in Taiwan. Recognizing the growing industry in Taiwan and China, Clint made the move to Taipei and set up his own design company. He was all of 27. He landed his first account shortly thereafter for a large picture framing company in Texas, and it wasn't long before he was doing industrial designing for several large companies in the consumer products area.

In the mid-90's, he wanted to develop his international design and art consulting company, and moved back to the states. "Many headquarters of the companies I worked with were in Chicago, so it seemed to make sense to be closer to the customer," Clint recalled. It proved to be a very good move. He was able to build up his customer base with very successful importers, including, Pier 1, Stein Mart, CBK, Ganz, K-Mart, Wilton Industries, J.C. Penny, Kirkland's Home Stores, Venture Stores, Disney and Costco and others.

Clint's International Trading and Import/Export company expanded and became established. He opened a major office and showroom in China, with a staff

of 110 and a 35,000 sq. ft. facility. Business was booming and he expanded his design consulting and services to Europe and landed many accounts in the UAE, as well, mostly home décor stores, gift shops, and lighting studios.

So, how did this internationally known artist and world traveler find his way here? "Well, my wife, Effie and I visited a friend in Destin a few years ago and, in the matter of a few days we were in love. Chicago's cold you know," he said with a chuckle. Clint and Effie bought a house in Destiny East in 2017 and opened Clint Eagar Designs in Uptown Grayton Circle, Grayton Beach. Clint says our area reminds him of the beauty of South Africa where he grew up. Working on 30A has inspired Clint to get back to his painting roots, where he spends most of his time in his studio in the back of the gallery, though he's still working with a few favored corporate companies on the side. It's an area amenity to have a master of the craft like this. In collaboration with "Theo of South Walton" and the Friends of South Walton Sea Turtles, Clint created a painting of Theo, developed a "Theo" product line, Christmas ornaments, A Theo Pillow and of course, the classic plush turtle. Proceeds support the Friends of South Walton Sea Turtles. Visit Clint Eagar's website at www.clinteagardesign.com or treat yourself to a visit.



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Stories Through Song: 30A Songwriters Festival

BY LORI LEATH SMITH

Any good song tells a story. The music and lyrics should take you there. And that's what is so special about the 30A Songwriters Festival. It captures your soul instantly through the music, the lyrics and the many stories the songwriters share through their performances.

On Jan. 18-21, South Walton will be transformed into a songwriter's paradise and the "hot-test" mid-January destination for music fans. This year's 10th Anniversary lineup brings together more than 195 songwriters, over 250 performances at 30 venues in South Walton County and attendees will experience countless once-in-a-lifetime moments.

Esteemed artists include Jason Isbell, Brandi Carlile, Rosanne Cash, and Felix Cavaliere's Ras-

cals with his full band and horn section. Additional renowned artists include

Patty Griffin, Steve Earle, Livingston Taylor, Gregory Alan Isakov Suzy Bogguss, Amanda Shires, Matraca Berg, Shawn Mullins, Justin Townes Earle, Matthew Sweet, Chely Wright, Darrell Scott, Marc Broussard, John Fullbright, Elizabeth Cook, Sierra Hull, The Secret Sisters, The War and Treaty, Aaron Lee Tasjan, Robyn Hitchcock, Radney Foster, Jefferey Steele, Steve Poltz, Bob Schneider, David Ryan Harris (John Mayer), Hayes Carll, Tommy Stinson, (The Replacements), Peter Holsapple (dBs),

Chris Stamey (dBs), Emerson Hart (Tonic), Drivin N Cryin, Chris Stills, Ellis Paul, Mac Powell (Third Day). Being able to get up close and personal with these music hit-makers is a

big allure of the weekend.

The three-day festival is held in restaurants and intimate venues along Scenic Highway 30A with headline performances held outdoors on a spacious green at Grand Boulevard at Sandestin. Here artists feel welcome, relaxed and comfortable to share their stories and talents while connecting and collaborating with other artists who share a common passion for their craft. With several

back-to-back performances to watch, it's a unique opportunity to experience the heartfelt dedication and get inside the personalities of the artists that is part of songwriting.

All net proceeds benefit the Cultural Arts Alliance of Walton County (CAA) and help to fulfill its mission to support the arts. Due to strong demand this year, there are a limited number of weekend and VIP weekend passes for sale. Three venues have also been added to the festival which expands the capacity to accommodate the limited number of additional patrons. Additionally, a limited number of day passes have been



released for Grand Boulevard headline performances for Saturday – day only and for Sunday day only plus Sunday day and evening. Purchase online at 30asongwritersfestival.com/tickets.

The 17th Annual Opera Brunch

Supporting Young Aspiring Musicians

Most everyone enjoys listening to music. Whether that be in the car, on our cell phones, at the local restaurant, at home, outdoor events, with friends, and yes, even while shopping. Music sets the mood and instantly changes the atmosphere. Behind all music is a person who

created the melody, wrote the words, and composed the song to be performed by those who are musical. That person started out as a young student in the local school system which most likely had a music program. Years of private lessons, practice, and collaboration with other musicians

matured the student to the next level of pursuing a college degree in music.

The Choctaw Bay Music Club is a local music lovers group (since 1977) that provides music scholarships for college and summer music camps to our community students. Last year,

they donated \$7,800 to deserving music students. Their 17th Annual Opera Brunch Music Scholarship Fundraiser is this February 23rd (Saturday) at the Niceville Community Center, located at 204 N Partin Drive, Niceville, FL. Starting at 11:30 am until 1:30 pm, you will enjoy



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Thursdays: Austin Jennings @ 7pm

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Sundays: Kelly Byrd @ 2pm
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a delicious brunch provided by the Corner Café, an amazing performance by the Pensacola Opera Artists in Residents who will sing a variety of music including from the Opera "Florenia in the Amazon." In addition, you may participate in a raffle with lots of choices from gift cards, tickets, wine, art work, jewelry, etc. Please join us for the fun as we support our next generation of aspiring accomplished musicians.

Tickets are \$35 for adults and \$20 for students and may be purchased in advance at Bayou Bookstore, 1118 E John Sims Pkwy, Niceville, or Call: 850-527-4200 to purchase for "will call," or, online at www.Eventbrite.com for \$38 adults/students under Opera Brunch. To learn more about the Choctaw Bay Music Club visit our website at www.ChoctawBayMusicClub.org.

 Music

Hannah Martin hosts 5th Annual Birthday Fundraiser

"La Lumière: Party of the Gods" benefitting South Walton Academy, Special Olympics Florida-Walton County, and Westonwood Ranch

Broker Associate, Hannah Martin, of The Premier Property Group, will host her 5th Annual Birthday Fundraiser to benefit South Walton Academy, Special Olympics Florida-Walton Co., and Westonwood Ranch. The three-day event, titled "La Lumière: Party of the Gods," is sponsored by Destin Plastic Surgery and Duckies Shop of Fun, and will take place Friday through Sunday, Feb. 8-10, 2019, at the Hilton Sandestin Beach Golf Resort and Spa.

The weekend will kick off with a VIP dinner, Fri., Feb. 8 at 6:30 p.m., titled "La Lumière: Feast of the Gods." Guests will enjoy an intimate evening of exquisite cuisine complemented by Fluer Wines and live musical performances, live theatrical performances and a live painting from renowned artist, Justin Gaffrey and a live auction. Tables of eight will be sold at \$3,500 per table.

Guests can partake in the "Goddess Glam Lounge" on Sat., Feb. 9, from 10 a.m. – 5 p.m., where ladies can schedule hair and makeup appointments with Avantgarde Salon. For \$100 per appointment, those interested should contact Stacy Agerton at (850) 654-5057 and mention La Lumière. Avantgarde Salon will donate 50 percent of proceeds from this day to La Lumière.

The weekend's main event, "La Lumière: Party of the Gods," will be an evening of other-worldly decadence on Sat., Feb. 9, at 6:30 p.m. For a \$225 donation, guests will party like the Gods, enjoying an open bar until 11 p.m. and complimentary culinary delights. There will be live musical performances, live theatrical acts, interactive guest experiences, a late-night DJ and more fun and excitement than a mere mortal should have. Mr. Big and The Rhythm Sisters will take the stage, Aerial Dragons Entertainment

out of Miami will revel through the crowd, and Epic Photo Co.'s interactive photo booths will commemorate the "Party of the Gods." Zeus and Hades will be your hosts for the night and take you on a journey from the heav-

nity, I know we can make a huge impact in their programs."

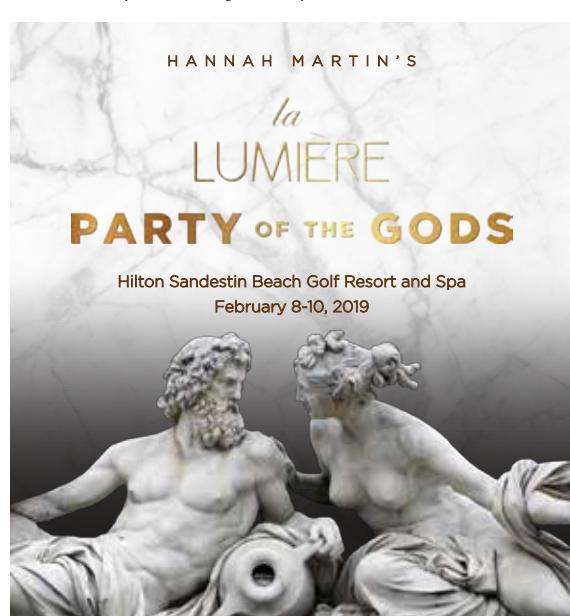
Guests are highly encouraged to get creative with Grecian inspired cocktail attire for Friday night's "La Lumière: Feast of the Gods." Attendees will be asked to elevate their Grecian ensemble to black tie formal for Saturday night's "La Lumière: Party of the Gods."

La Lumière's official lodging partner, Hilton Sandestin Beach Golf Resort and Spa, will be offering discounted room rates to La Lumière event-goers. Those interested in making a weekend out of it should visit www.hannahmartinsparty.com to book their stay.

Exclusive ticket opportunities for the weekend events are limited and can be purchased at

www.hannahmartinsparty.com. An array of customized sponsorship opportunities are also exclusively available for companies wanting to get their brand in front of the Emerald Coast's elite. For ticket purchases, sponsorship or for more information, please visit www.hannahmartinsparty.com or contact Hannah Martin at hannah@jbhproperties.com.

About La Lumière Foundation: La Lumière started as a way for Hannah Martin, the founder of La Lumière Foundation, to turn her birthday celebration into an opportunity to give back to her community. Five years and over \$185,000 later, Martin and the foundation have created an advocacy network for the Walton County special needs community. It is the hope that with continued success of this annual event, this fund will develop into a steadfast support system where all members of the special needs community can grow and prosper without the need of funding. To learn more about La Lumière visit their website at <https://www.hannahmartinsparty.com>.



ens to the underworld.

The weekend festivities will culminate with a "Morning on Mt. Olympus Champagne Brunch" on Sun., Feb. 10 from 11:30 a.m. to 1:30 p.m. where guests can regroup, refuel, rehash, and refresh. Guests will be given the opportunity to gently come back down to earth after a weekend of divine experiences beyond the bounds of earthly restraints. Attendees will feast on fare by The Hilton and sip on Four Cellars champagne provided by the Grammy Award Winning super group, Little Big Town, while listening to relaxing live music.

This will be Martin's 5th annual fundraiser to celebrate her birthday. The "La Lumière" events have raised over \$185,000 to-date, but Martin is always looking to the future and hopes to grow the event to be even bigger and better than in years past.

"Through ticket sales, raffle, auction, and other facets of the event, we hope to set the bar even higher than before," Martin said. "We have amazing charities that we are raising funds for this year, and with the help of our commu-

Sinfonia Gulf Coast presents Classical Connections

Concert Featuring Alexi Kenney

Join Sinfonia Gulf Coast as they host the second installment of the Silver Sands Premium Outlets' Classical Connections Series. This concert features 2016 recipient of the Avery Fisher Career Grant

is the world premiere of the full orchestration of "Orchids Grow Here" by Dorothy Hindman and Antonin Dvořák's masterpiece "Symphony No. 9, op. 95, E minor" (From the New World). Guests will



have the opportunity to meet Alexi Kenney at the post concert reception located at The Henderson in Destin. Tickets for the concert can be purchased online on the Sinfonia Gulf Coast website.

WHEN: Saturday, February 2, 2019, Concert: 7:30 p.m. - 9:30 p.m.

WHERE: Village Baptist Church, 101 Matthew Blvd, Destin, FL 32541

TICKETS: Range from \$29.50-\$55.00 per person

Tickets may be purchased now at sinfoniagulfcoast.org.

Life Issues, Real Answers



Back by popular demand, Life Issues, Real Answers is back on the air with Reverend Dee Chernicky and Licensed Mental Health Counselor Valerie Peterson. The show airs every Friday at 11 a.m. on WPSM 91.1 FM radio and on WPSM.com. The mission of the show is to solve life's issues with the power of God's Word. No matter what you're walking through, God has a promise that's bigger than your problem!

Rev. Dee Chernicky is a wife, mother, author, weekly radio host and successful business entrepreneur. She is an ordained minister through Victory Christian Center and a graduate of Victory Bible Institute in Tulsa, Oklahoma. Dee is the founder and host of the annual Shine On Women's Conference. In her book Activating the Promises of God, Dee teaches you how to unlock the power of the Bible and

empower your life! Her book is used both internationally and nationally including in prisons, and outreach homes for women.

Valerie Peterson is a Licensed Mental Health Counselor in the state of Florida. She is also a Certified Clinical Mental Health Counselor, and a National Board Certified Counselor. Valerie received her Bachelor's Degree in Social Work from Ashland University and her Masters Degree in Pastoral Psychology and Counseling from Ashland Theological Seminary. She is currently in private practice with Destin Counseling Center in Destin where she specializes in issues men and women face, marriage and family issues, and addictions.

Listen at WPSM.com or download the app. For more information you can go to LifeIssuesRealAnswers.org.

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AROUND TOWN

continued from page 7

Destin Declares State of Emergency for East Pass Dredging

Destin Mayor Gary Jarvis and City Manager Lance Johnson say this measure authorizes the city to take immediate action to ensure the East Pass is appropriately dredged and that sand is placed on critically eroded beaches. "Immediate action to dredge East Pass will ensure safe passage of our maritime traffic as well as protect upland structures from storm surge events," said Mayor Jarvis. The city manager will have authority to make emergency purchases and use city resources as needed to minimize the threat to the health and safety of city residents. The dredging project could begin as early as this March.

Get your GUMBO on!

The Destin History and Fishing Museum will host its Annual Gumbo Contest and Silent Auction on Jan. 26 at the Destin Community Center, 11 a.m. to 1 p.m. Taste samples of the area's best gumbo and help raise money for the Destin History and Fishing Museum. Tickets are \$12 in advance; \$15 at the door. Restaurants and individuals are invited to enter the contest and silent

auction donations are welcomed to help support the museum's largest fundraiser of the year. For more information, visit www.destinhistoryandfishingmuseum.org.

Errand Catchers to the Rescue

Errand Catchers is on the scene! Working heavily in Destin and South Walton with businesses such as Destin Rehab, Brooksville, Somerby and doctor's offices, Errand Catchers is a valuable solution for businesses short on time or folks needing extra help. Errand Catchers will run errands from grocery pickups, including medications, to taking folks to doctor appointments and even staying with them during outpatient procedures. The company has been serving Destin, Ft. Walton Beach, Mary Esther, Niceville, Shalimar and Bluewater Bay for four years now as well as providing deliveries from Pensacola to Panama City Beach. Services include pickups, drop-offs, etc. for dry cleaning, house sitting, shopping, elderly check-ins, shopping, banking medications, medical supplies, grocery, postal, etc. For help, visit errandcatchers.com or [Facebook.com/Errand Catchers](https://www.facebook.com/Errand-Catchers), or contact Don and Christine at 850-730-8342.

Boeing Awards Grant to Boys & Girls Clubs

Boeing has awarded the Boys & Girls Clubs of the Emerald Coast (BGCEC) a \$50,000 grant for BGCEC's STEM Outreach Program. The goal of the STEM Outreach Program is to broaden science, technology, engineering & math (STEM) programming at BGCEC's eight club sites in Northwest Florida, and to bring together community organizations that share a common goal of providing high-quality STEM and technology-based programming to our community's youth during school breaks and summer. In addition, BGCEC's STEM programming exposes students to high-tech, 21st century learning with equipment and a curriculum that our public schools and other programs are unable to offer.

A Destin Snowbird?

Welcome to the social club with a focus on fun-filled activities for the winter season. Destin Snowbirds meet weekly at the Roost, located in the Destin Community Center at 101 Stahlman Ave. (behind McGuire's). Meetings are held Tuesday mornings with entertainment and door prizes donated by our local sponsors. In addition, there are many activities and events to enjoy. Sign up at a registration

event or at the meetings. As this is a non-profit club, activities are reasonably priced at cost and local area vendors offer special Snowbird prices. For a calendar and more information, visit www.destinsnowbirds.org.

Local Student Earns Wings

Alex Beer is a highflying junior at Seacoast Collegiate High



School, literally. In October, Beer achieved his goal of getting his private pilot's license. Passionate about airplanes since he was younger, Beer began studying to become a pilot in spring of his freshman year. Taking on this goal meant logging many hours of ground school, which is like taking a course on aviation, plus flying with his flight instructor each week. Beer had to learn take offs, landings, different types of maneuvers, emergency situations including engine and electrical failures, stalls, night flying, and cross country flying. He so-

lored for the first time in November of his sophomore year. He passed the written portion of the private pilot's exam in August, then sat for his FAA check ride, which is a four-hour oral and practical exam.

Underwater Museum of Art Call to Artists

The Artist Call is NOW LIVE for those interested in submitting work for consideration in the 2019 Underwater Museum of Art deployment scheduled for Summer 2019. Application is available via www.callforentry.org/Cafe. Interested applicants must create an account with CaFE in order to view the application. The submission deadline is Thursday, January 31 at 11 p.m. CST.

ArtsQuest 2019 Call to Artists

The Cultural Arts Alliance (CAA) invites artists to apply to exhibit in the 31st Annual ArtsQuest Fine Arts Festival happening May 11 – 12, 2019, along Northwest Florida's beaches.

Early Bird Deadline: January 31, 2019; DEADLINE: March 8, 2019. Call the CAA office at 850-622-5970 for more details and apply to the event at Zapplication.org.

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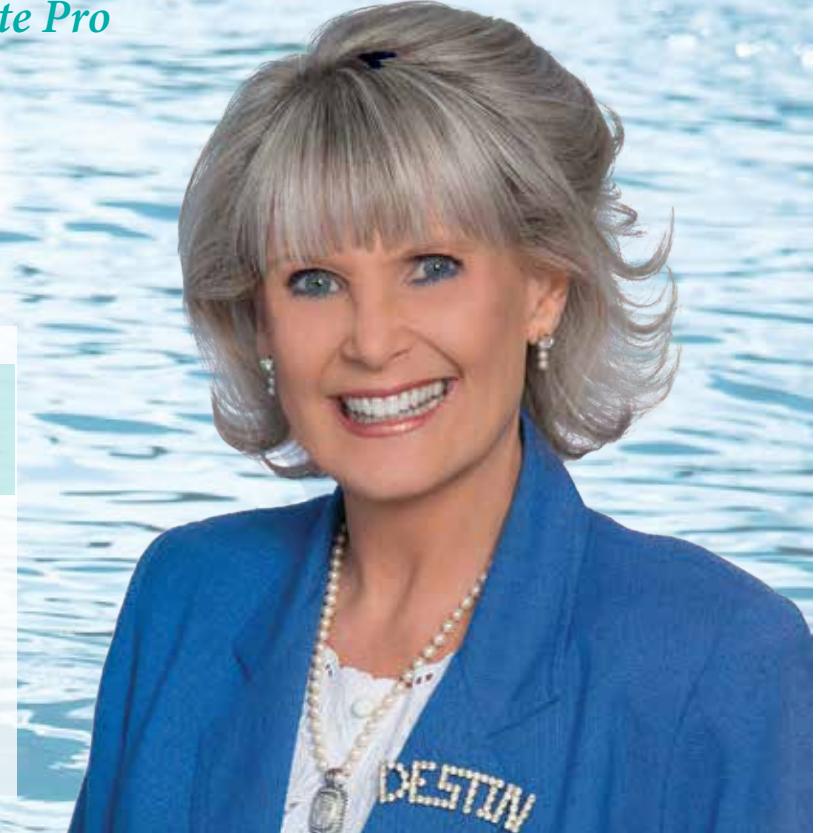


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