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DESTIN Life

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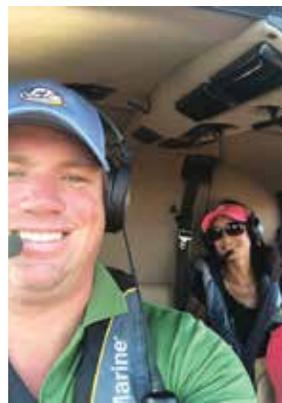
Postal Customer Local

Hometown Heroes: Justin and Angela Johnson, Timberview Helicopters

BY RITA SHERWOOD

On Sept. 10, locals Justin, a helicopter pilot, and his wife Angela Johnson, an ICU nurse, who have owned a helicopter tour company—Timberview Helicopters in Destin—for the last nine years, encountered more than they expected while helping with relief efforts and dropping supplies to the far North Abaco Islands during the aftermath of Hurricane Dorian, the strongest hurricane on record to ever hit the Bahamas.

The Abaco Islands and Grand Bahama Island, the northernmost islands, were the hardest hit of the archipelago of islands when Dorian struck on Sept. 1 as a Category 5 hurricane. For two days, the monster storm sat over the islands battering them with wind gusts over 220 mph and storm surges that topped 20 feet in some areas. The official death toll remains at 56, but officials expect the number to rise radically, and as many as 600 people have been reported missing.



Justin and Angela had been partnering with Medic Corps, dropping off supplies and resources to remote towns throughout the most decimated parts of the Bahamas. On

this particular day they had a passenger, Vic Micolucci, a Jacksonville-based reporter. While flying over a remote area of Abaco Island, Vic pointed out a destroyed village right in the middle and asked them if there was any chance that people could be living there. Justin said they had flown over it several times and had not seen any sign of people or movement.

However, on the next run, Angela said Justin felt an urge to fly a little closer and even land on the ground to check out Vic's suspicions. To his amazement, and very slowly, one-by-one, roughly 30-40 people, mostly Haitian immigrants, reluctantly began climbing out of an overturned bus and rubble that they were taking shelter in to run to him for help.

Shocked, Justin quickly looped in the Medic Corps team, which had been organizing and facilitating supply

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The 71st Destin Fishing Rodeo is Underway



BY CALI HLAVAC

October has arrived and that means one thing in our lucky little fishing village – The Destin Fishing Rodeo is underway! Anglers of all ages and charter boats alike are excited and geared up to compete for the first place prize.

Since its inception in 1948, the Destin Fishing Rodeo has expanded into one of the largest fishing

FISHING RODEO
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Community

TIMBERVIEW

continued from page 1

pick-ups and drop-offs from Marsh Harbour's airport, as well as collecting information about different habitation areas on the islands and directing resources to areas with critical needs. After Justin and Angela found the stranded survivors, they and a Blackhawk helicopter, flown by Love and Life Foundation, another non-profit, went back to the devastated

community to take additional loads. Justin and Angela were greeted with people clapping and cheering when they delivered the supplies — boxes of food, water, baby supplies, tarps and other critical resources.

The Johnsons encourage those who want to help to donate to Love and Life, which has plans for continued relief and future rebuild in the Abaco Islands.

And what's next for this dynamic husband/wife duo? Jus-

tin says, "We'd definitely like to help more with disaster response. We helped in Panama City after Hurricane Michael and now in the Bahamas. We're so grateful to have a good business which affords us time to give back, whether it's locally or not." He goes on to say, "Anything you do you are rewarded in spades; people think it might cost a lot to help others, but what happens is, your mindset changes from the expense to looking at the big picture, and

how can we help and just get it done."

Want to help locally with Hurricane Dorian relief efforts? Harbor Docks is accepting donations. You can drop off supplies at the restaurant or donate funds directly to an organization called Planting Peace that will purchase necessary supplies and relief aid. Also Destin Commons, in collaboration with The Sonder Project, Save the Closet and Rachal's Recovery Relief Inc., is hosting a four-day do-

nation drive, Oct. 3-6, where you can drop off items between Express and Steve Madden. For a list of items or more information, visit destincommons.com.

Be sure to check out Timberview Helicopters in Destin, located at the Destin Airport at 1001 Airport Road or call (850) 774-0991. For us locals, ask for the 10% discount and "See the Gulf like you've never seen it before!"

The Rotary Club of Destin Turns 40!

"Positively changing lives through service...across the street and across the world."

BY GAIL PELTO AND LORI SMITH, ROTARY MEMBERS
The Rotary Club of Destin is celebrating its 40th birthday! And through the years, the Destin club has been instrumental in helping people and organizations in our community, nationally and abroad.

Rotary is a service club which believes in "Service Above Self." Rotary International has been around since 1905 and today, the club has more than 1.2 million members throughout the world. The Rotary Club of Destin was established in 1979 with more than 50 active members representing a diverse group of professional men and women united locally and worldwide.

Each year, Rotary members invest more than \$200 million and 16 million volunteer hours to promote peace, fight disease and hunger, provide clean water, save mothers and children,

support education, encourage high ethical standards in all vocations, enhance health, stability and prosperity and help grow local economies. The Destin chapter is comprised of some of the most influential entrepreneurs and business leaders in our community who want to give back. Serving in the club and community enables us to work alongside other members who hail from a range of professional backgrounds, leveraging our members' expertise to improve lives in Destin, surrounding communities and even throughout the world!

For 2018-2019, we logged thousands of volunteer hours, which included Smoke on the Coast, United Way Day of Caring, Eggs on the Beach, Harvest House, our Boston Butt fundraisers where we cooked and sold 150 Boston Butts to raise money for our charities,

Food for Thought, Mattie Kelly Arts Foundation programs, and helped fund a STEM Educational Program for the Boys & Girls Club of the Emerald Coast. Hurricane Michael Relief efforts included "Operation BBQ" meals, delivering turkeys for Thanksgiving, \$10,000 in donations for Operation Blessings to purchase and donate supplies, performing tree/debris removal and roof tarping, and cooking/donating 190 Boston Butts which supplied approximately 5,000 meals to hurricane victims. We also partnered with the Interact Club at Destin's Fall Festival, volunteered with Crop Drop Destin, teamed up with the Sonder Project where we received a \$7,500 Hurricane Relief Grant from the District 6940 Foundation to help rebuild a house for a single mother and her three children in Panama City, hosted the annual Cajun



Polio Eradication is a major goal: When Rotary and its partners launched the Global Polio Eradication Initiative more than three decades ago, polio paralyzed 1,000 children every day. Through great progress, Polio cases have dropped by 99.9 percent, from 350,000 cases in 1988 in 125 countries to 33 cases of wild poliovirus in 2018 in just two countries: Afghanistan and Pakistan. Rotary has contributed more than \$1.7 billion and countless volunteer hours to immunize more than 2.5 billion children in 122 countries. When you're invited to speak at Destin Rotary weekly breakfast, your speaker gift is bestowed in the form of immunizations for three people—that's 12 per month!

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Crawfish Bash fundraiser at Seascape Resort which raised over \$16,000, and teamed up with the Area 3 clubs and the Choctawhatchee Basin Alliance to help build oyster reefs along the shores at Lincoln Park.

In total, we helped raise over \$65,000, conducted 2,317.5 volunteer hours and moved and placed over ten tons of rocks! And that was just this past year!

In addition to our \$10,000 per year university scholarships (two, 4-year scholarships), we have an endowed scholarship at NWFSO which provides \$4,500 per year for students to attend. To date, that endowment has provided over \$45,000 in local scholarships. We also sponsor the Interact Club at Destin Middle School.

Happy Birthday Destin Rotary—impacting our community and the world!

Record \$3 Million Benefits Community Charities

By KATE MIKOS

Every spring along the Emerald Coast, wine lovers with a lot of heart gather April for the Destin Charity Wine Auction. Destin Charity Wine Auction Foundation (DCWAF), one of the nation's premier fundraising organizations located in the Florida Panhandle, has a mission of connecting wine enthusiasts to raise money which benefit children in need in Northwest Florida. Since its inception in 2005, DCWAF has donated an impressive \$21 million which impacts the lives of almost 100,000 children, including those afflicted by health issues and abuse. How do they connect wine enthusiasts to raise money for a good cause? DCWAF has found the most successful way to enliven the generosity of its supporters is to produce world-class wine and culinary events that encourage patrons to raise both their glasses and their paddles.

Currently ranked #4 on Wine Spectator's list of 'Top Charity Wine Auctions in the U.S.' for the second consecutive year, the annual auction is the foundation's signature event. A beautiful three-day event held the last weekend in April each year, the weekend is filled with exclusive wines and excellent food from a variety of celebrity chefs. The weekend kicks off with 12 patron dinners hosted in the most exquisite homes and restaurants on the Emerald Coast.

The next afternoon, patrons converge under a 25,000 square foot auction tent in Grand Boulevard for what can only be described as the party of the year. The day begins with a Reserve Tasting showcasing 29 internationally acclaimed vintners pouring luxury wines while attendees bid on a dynamic silent auction. The event culminates with a high-energy live auc-

tion, which includes rare wines, spectacular trips, and other incredible one-of-a-kind items. For those who have never been in the auction tent, the energy fueled by the desire to create a brighter future for those who need it most – and perhaps a little wine – is unlike any other.

At the Foundation's annual check presentation this September, a whirlwind of emotions filled a room of about 350 people at the Henderson Beach Resort as a record-breaking \$3 million was donated to DCWAF's 16 charities including AMIKids Emerald Coast, Boys and Girls Clubs of the Emerald Coast, Children in Crisis, Inc., Children's Volunteer Health Network, Emerald Coast Autism Center, Emerald Coast Children's Advocacy Center, Food for Thought Outreach, Inc., Habitat for Humanity of Walton County, Mental

Health Association of Okaloosa and Walton Counties, Opportunity Place, Inc., Pathways for Change, Sacred Heart Hospital of the Emerald Coast, Shelter House of Northwest Florida, The Arc of the Emerald Coast, Westonwood Ranch, and Youth Village.

Throughout its 14-year lifespan, DCWAF has not only impacted the lives of children through its fundraising, but also in the family-like network it creates amongst its benefiting charities.

Charities that once competed for the same dollars have found themselves working together to build a larger network that can serve their clients in multi-faceted ways. Children from Youth Village and AMIKids visit Food for Thought's Full Circle Kitchen to learn how to cook affordable and sustainable meals for themselves on a bud-



get, while Shelter House visits Boys and Girls Clubs to teach their students about healthy relationships. Children's Volunteer Health Network, which provides free dental care to uninsured children, sends its mobile dental clinic to Children in Crisis, Youth Village, and a variety of other DCWAF charity locations. This is just a small sampling of the different ways DCWAF's charities work together to ensure that the needs of children in the local community are met.

Destin Charity Wine Auction Foundation invites all those with a philanthropic heart to their annual events. In addition to the auction, DCWAF also produces Harvest Wine & Food Festival October 24-26th in WaterColor, Florida. Tickets for Harvest are on sale now, and patron packages for the auction will be available beginning November 1st on the Foundation's website dcwaf.org.

To learn more about Destin Charity Wine Auction Foundation visit dcwaf.org.

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Trends & Treasures

Customized Cake Creations Smallcakes: A Cupcakery

Destin Life was wowed with our beautiful custom cupcakes and cake for our one-year anniversary party! People raved and we ran out! And they were super delicious, too! For cupcakes, cookie cakes, “mini” or “mighty” cakes, brownies, cupcakes-in-a-jar, birthdays, weddings, holidays, reunions, anniversaries or any events, Smallcakes is cake



heaven on earth! You can choose from an array of “frostacious” frostings and a variety of cupcake flavors. Our celebration was unique and personal with our custom edible logo and super cute turtle images on top!

This month’s Halloween flavors include Coffee and Cookies - Devil’s food cake topped with coffee, cookies with cream cheese; Pumpkin Cheesecake - Pumpkin spice cake with cheesecake chunks, brown sugar cream cheese frosting and topped with graham cracker, whipped cream, and caramel sauce; Pumpkin S’Mores - Pumpkin spice cake stuffed with marshmallow, topped with buttercream, rolled in graham cracker, topped with whipped cream, graham crackers, chocolate and marshmallow drizzle; and tons more!

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Teamwork Makes the Dream Work

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Meet the experts in prettied-up ponytails, beautiful braids and hair extensions to add volume and length for all ages—



yes, even pink hair extensions! To add fun and different flair before the 2nd Annual Pink Walk on Sun., Nov. 3, 2019 at Destin Commons, for breast cancer patients, survivors and supporters, Pure & Couture has created “think PINK” menus to help with donations. For one or more extensions, 50% of proceeds will be donated to FORE HER to help women pay for mammograms in our community.

FORE HER MENU

- 1 pink hair extension for \$25; 2 for \$35; 3 for \$40.
- Glitter strands: 2 for \$35 or add glitter to your pink extension for \$5.
- Luxurious “serie expert vitamino” treatment for \$35 includes hot towel and hand massage with essential oils.
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- Add a few pink lash extensions to your classic or 3D Volume sets. \$10
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- Lash lift service (valued at \$85) \$65

Weddings, special events, consultations, trial sessions including airbrush makeup, blowouts, lash extensions, spray tanning, hair extensions, cuts and colors, trims, highlights, root touch up, and corrective color.

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pureandcouture.com

What’s All the Hype about Red Light?

CRYO850 Performance and Recovery Center

The science of how light affects the body is not a new concept. What IS new is the recent focus on the subject of how light affects the body at a cellular level - specifically red and near infrared light. What makes these colors so special? It’s because these wavelengths actually penetrate through the tissue to the cellular level to induce healthy cellular function. Science proves that regular exposure to Red Light boosts dormant collagen and elastin and helps to reverse sun damage. Red Light also reduces Nitric Oxide to help with managing inflammation and



auto-immune disease and expedites wound healing. Studies show exposure can stimulate the cells in the thyroid gland damaged by auto-immune disease to help lower doses of medications or even ween off completely. Science shows an increased testosterone in men by 33% with regular exposure and new studies show the wavelengths have a direct effect on fat cells within the adipose tissue to aid with weight loss. Even more fascinating are the benefits of Red Light Therapy on improving brain health. There is a mountain of evidence that shows near infrared light on the head penetrates through the scalp and skull into the brain to increase cognitive performance, improves memory and sleep, and helps with emotional regulation. Putting light on the head can also help remodel brain path-

ways and remove the cravings of addiction. The bottom line is Red Light Therapy kickstarts your cells to do the jobs they were meant to do.

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The South’s Go-To Place Frill Seekers Gifts and Personalized Fabulous Finds

Frill Seekers Gifts has long been known for personalized stationery, notepad sets, wedding and party invitations, monogrammed gifts from bags to baby treats and more! Recently, the store has received major press for their Personalized Barware collection, done by their in-house engravers and etching team. The line includes deeply etched wine glasses, champagne flutes, cocktail glassware, crystal decanters, engraved wood cutting boards and much more. Items that can be personalized, and will be appreciated and remembered—showing you’ve taken the time to plan for something unique and wonderful. Whether for women, men, kids and babies; gifts featuring a personalized name, initials, monogram or text are ideal for housewarmings, weddings or “thinking-of-you occasions.” You’ll find a wide selection both in store and on Frill Seeker’s website. And their signature style



gift wrap features a combination of gorgeous ribbons and a custom wax seal that makes the gift almost too beautiful to open! It’s easy to see why Frill Seekers Gifts has been named, “Best Gift Shop in Destin” year after year!

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Dress Like You’re Already Famous Dressing Room Boutique & Art Gallery

Publisher, Lori Smith, couldn’t wait for the one-year Destin Life anniversary party when Dressing Room Boutique owner, Abbie, outfitted her with a new ensemble for the event! Just in was the super silky, soft blue blouse to accompany her flattering white pants. And Abbie chose handcrafted and intrinsically designed pieces to accessorize for the perfect combination of soft simplicity with a splash of color! And just in, the new Spanx



snakeskin print leggings. YES, the loong wait is over! They’re HERE!! Even actress Olivia Palermo was spotted in them, and they’re available right here locally at Dressing Room Boutique! How will you style yours? Abbie can show you tons of options! The Dressing Room exists to provide your fashionista cravings with quality style at a reasonable price. Owner Abbie understands how you want to put your best foot forward, and strives to improve your confidence and self-image by providing you with the tools necessary to make the right first impressions—and the best fashion statements for fall. Abbie has collected the perfect ensembles, in style, and just right for all body types.

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 Community

Thank You!

Wow, what a turnout for Destin Life's 1st Birthday Party sponsored by First National Bank-Ashley Vannoy, Smallcakes, Jim 'N Nicks, PJ's, 3rd Planet Brewery and Beachworx. We loved having you there and are humbled and appreciative for the support of all our friends, businesses and locals.

Visit www.MyDestinLife.com for stories and coupons from the current issue or download the archived issues from the past year. Connect with us: Facebook/DestinLife or Instagram @MyDestinLife. ~ *Lori Leath Smith, Publisher*



FWBMC Trauma Center Receives Reverification

The Trauma Center at Fort Walton Beach Medical Center has received reverification as a Level II Trauma Center by the Verification Review Committee (VRC), an ad hoc committee of the Committee on Trauma (COT) of the American College of Surgeons (ACS). This achievement recognizes the trauma center's dedication to providing optimal care for injured patients. Each verification period lasts for three years.

FWBMC received initial designation as a Level II Trauma Center in May 2017. Prior to June 2015, many patients in Walton and Okaloosa counties were transported more than 40 miles to the nearest trauma center. The availability of a trauma center in Okaloosa County reduces transport times for many patients during the "golden hour" – a 60-minute window for bringing patients to a designated



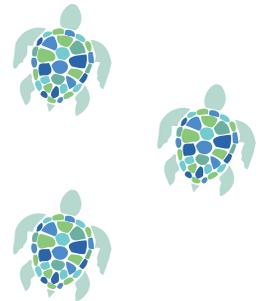
trauma center. Multiple studies, including a Sept. 2015 study in the Journal of the American Medical Association (JAMA) Surgery, show that the sooner care is given within that hour, the better the outcome. Trauma is the leading cause of death among Floridians under the age of 44, and Florida's death rate for trauma remains higher than the national average.

Fort Walton Beach Medical Center is affiliated with Florida's first and largest statewide network of trauma centers, developed as an affiliation between the University of South Florida (USF) and HCA Healthcare to improve access and outcomes of injured patients. These trauma centers provide:

- 24/7 in-house coverage by a trauma surgeon
- 24/7 access to specialty and non-specialty surgeons and physicians

- 24/7 on-call neurosurgeons
- 24/7 on-site anesthesia provider, surgical services team and trauma-trained nurses

Mitch Mongell, CEO of Fort Walton Beach Medical Center, said: "Meeting our community's urgent need for specialized trauma care has been a tremendous privilege, and we are thankful for the continued opportunity to serve trauma patients and their families. I want to thank all of our dedicated employees and physicians, EMS, first responders and the community for all their support in receiving reverification of our Level II trauma center for another three years."



STAND UP TO BREAST CANCER



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Brenda Ladun

Prime-time ABC news anchor and breast cancer survivor.

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Rockwell Tharp Ladies Boutique

Inside the Story of Faith and Fashion

Over 10 years ago, after we had designed our first 6 boot styles, we were so thrilled and excited. We immediately knew we had something fabulous on our hands. We realized the demand for what we created far exceeded our initial small production. We knew we needed to sit down and really have a heart to heart about the future and what message we wanted our brand to send to our customers and stores.

Of course, we solicited advice from close family, friends and business mentors that we trusted. We knew that we wanted to be bold and incorporate our core beliefs and faith into our business. We thought it would be really neat to develop a zipper handle for all Rockwell Tharp Boots that had an engraved Bible verse on it.

We asked around and for the most part people were pretty encouraging and supportive of our idea, however we quickly found out that some were very against having a bible verse on our designs. They said it would cost us lots of business to profess our faith out in the business world.

So, we took into consideration everyone's thoughts and we agreed to sleep on it overnight. The next morning came quickly and so did our decision. **It was a resounding and unanimous decision that yes, we were going to move forward and share our faith within our business.**

We then learned that if we wanted to do a custom zipper, we would have to produce thousands of them and that would come at a high dollar price. Well.. we hadn't factored that in, but it did not matter. We were able to come up with the funds, pull the trigger, design the zipper handle and put thousands into production.

And now 10 years later, that very zipper handle is on almost every pair of boots we've ever made. They are on our lovely ladies wearing Rockwell Tharp boots all across the world, on various TV shows, magazines, CBS News, an array of awesome celebrities and of course, in all the stores across the US and Canada that we've had the privilege of designing for over the years.

We have watched God open and close many doors and the zipper choice goes back to the



Roman Nights Modern Cowboy Boots with back zipper.



Handcrafted knee high Tuscany Boots



Prayer jar located at Rockwell Tharp and usually always full. "Let go and let God's will be done."

very beginning - a special decision, having a lasting impact - and little did we know, at the time, where it would lead.

Over the years, we have incorporated other important faith items into our business. We have a prayer jar loaded with prayers located at the checkout and we are amazed how many people are eager to have their prayers put in there and know that they will be prayed for. We also put a little special surprise in each of our shopping bags and it is worth more than everything else in the

bag! Come on by to find out.

At Rockwell Tharp, we love and embrace all people, with all beliefs. We simply share ours and we enjoy doing it. God continues to bless us and we would love to be a blessing to you.

We are glad we have incorporated our faith into our business and if you are a business owner or work in another business, there are many ways to share your faith, love and kindness. Business and faith can go together. You can do both! We made our decisions, regarding sharing and we have



Handcrafted Tuscany Boots with authentic signature engraved custom Rockwell Tharp zipper handle.



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Community

From the Mayor's Office: We're Turning 35!



By CATHERINE CARD,
PUBLIC INFORMATION MANAGER,
CITY OF DESTIN

We invite everyone to attend our City of Destin's Annual Open House on Thursday, October 24th, 2019, from 11:30 a.m. until 1 p.m. at the Destin Community Center. This year's theme is "Looking Back...Moving Forward." You will be able

to meet with our elected officials, city staff and community partners and get a better understanding of how the city works for our residents and visitors. I, Gary Jarvis, as the Mayor, will address everyone and reflect upon who Destin is, our brand, tying in our past and present and re-emphasizing who we are as a community. City Manager

Lance Johnson says, "This is a wonderful opportunity to engage the community we serve and showcase the work we do behind the scenes, along with our city partners." Lunch will be provided by Chef Jim Shirah of Dewey Destin's.

During the event, residents and businesses can bring their old documents to the commu-

nity center to be shredded free of charge. In order to allow for maximum public participation, only reasonable amounts of material will be accepted from 11:30 a.m. to 2 p.m. Excess materials will only be accepted if time allows.

Shelter House Requests Community Support

In observance of Domestic Violence Awareness Month, Shelter House is hosting a community grocery drive to help stock the pantry for the emer-

gency shelter. The home has been at or near capacity since early summer, with 37 adults and 25 children residing there within the past two months

alone. Community support of in-kind food donations is encouraged to offset a grocery bill that has more than quadrupled over the prior fiscal year.



need for survivors who flee to the emergency shelter with their animals; a program developed because victims may not otherwise flee an abusive relationship for fear of what will happen to their pet if left behind.

The community is encouraged to help by giving gift cards to grocery stores or by providing the following items: Canned Meats (ex. Tuna, Chicken, Ham), Hamburger, Chicken, or Tuna Helper, Macaroni & Cheese, Pasta & Sauces, Rice, Canned Vegetables, Canned Soups, Spaghetti O's and Ravioli.

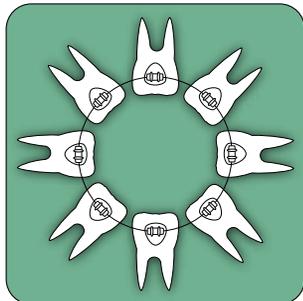
To donate, the community is always welcome to drop off items at Shelter House's main office at 16 Ferry Road SE in Fort Walton Beach during regular business hours. For this special community drive, donations can also be taken to Shelter House's outreach offices in Crestview and DeFuniak Springs. Any local businesses that would like to become a drop-site for the month of October, please contact the main office at 850-243-1201.

The top non-grocery need for the emergency shelter is laundry detergent, as survivors often arrive at the shelter with minimal clothing and must do laundry multiple times per week; paper products such as toilet paper and paper towels are also encouraged. Additionally, dog food for the on-site Kind Heart Kennel is a critical

All of Shelter House's services are completely free and confidential. For more information, visit shelterhousenwfl.org.



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Cali's To Do In Destin! OCTOBER 2019

..... 5

Famers Market | 9am-1pm | Grand Boulevard

Destin Seafood Festival | 11am | Destin Harbor

Oktoberfest | 11am | Ye Olde Brothers Brewery

College Football Saturdays | 11am | Harborwalk Village

Houndfest | 12pm | Idyll Hounds Brewing Company

Oyster Shuck Off | 4pm | Boathouse Oyster Bar

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

\$1 Beer Night | 7pm | Fudpuckers Free Concert | 8pm | AJs Seafood & Oyster Bar

Karaoke | 8pm | World Of Beer Destin

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

..... 6

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

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

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

Destin Seafood Festival | 11am | Destin Harbor

Bands of 30A Charity Concert | 1pm | Gully Amphitheater

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

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Mullet Toss | 6pm | AJs Seafood Oyster Bar

..... 7

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

..... 8

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 9

Farmer's Market | 9am | Seascape Towne Center

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Free Beach Bonfire | 6pm | The Bay Restaurant

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 10

Jeepalooza | 9am | Destin Complex

Concerts in the Village | 7pm | Mattie Kelly Arts Foundation

Karaoke | 8pm | Harry Ts Lighthouse

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

Ladies Night | 9:30pm | McGuires Destin

..... 11

Jeepalooza | 9am | Destin Complex

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Baytowne Beer Festival | 6pm | Village of Baytowne Wharf

Karaoke | 8pm | Dock on the Island

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

..... 12

Jeepalooza | 9am | Destin Complex

Famers Market | 9am-1pm | Grand Boulevard

College Football Saturdays | 11am | Harborwalk Village

Multi Brewery Tour by Micro Bros | 12pm | McGuires Irish Pub

Baytowne Beer Festival | 2pm | Village of Baytowne Wharf



Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Free Concert - Rocktober Nights | 7pm | Harborwalk Village

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

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

..... 13

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

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

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

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

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Mullet Toss | 6pm | AJs Seafood Oyster Bar

..... 14

AJs Kid's Fall Movie Fest | 12pm | AJs Seafood & Oyster Bar

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

..... 15

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 16

Farmer's Market | 9am | Seascape Towne Center

Free Beach Bonfire | 6pm | The Bay Restaurant

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 17

Bubbly Baytowne | 5pm | Village of Baytowne Wharf

Karaoke | 8pm | Harry Ts Lighthouse

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

Ladies Night | 9:30pm | McGuires Destin

..... 18

Boggy Fest Music Festival | 12pm | Niceville

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Animore Fundraiser | 5pm | Alaqua Animal Refuge

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Fort Walton Beach Fall Carnival | 6pm | FWB Recreation Dept

Karaoke | 8pm | Dock on the Island

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

..... 19

Famers Market | 9am-1pm | Grand Boulevard

Boggy Fest Music Festival | 10am | Niceville

Emerald Coast Duck Regatta | 10am | Village of Baytowne Wharf

Cars & Cuban | 11-2pm | Best Buy Shopping Center Parking Lot

College Football Saturdays | 11am | Harborwalk Village

Animore Fundraiser | 5pm | Alaqua Animal Refuge

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Best of the Emerald Coast | 6pm | Grand Boulevard at Sandestin

Free Concert - Rocktober Nights | 7pm | Harborwalk Village

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

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

..... 20

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

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

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

Boggy Fest Music Festival | 10am | Niceville

Sweet Sunday: Pumpkins & Primrose | 1pm | The Henderson

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

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Mullet Toss | 6pm | AJs Seafood Oyster Bar

Sunday Funday | 6pm | Boshamps

..... 21

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

..... 22

Family Fall Festival | 5pm | Chick-Fil-A in Miramr Beach

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 23

Farmer's Market | 9am | Seascape Towne Center

Free Beach Bonfire | 6pm | The Bay Restaurant

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 24

Emerald Coast Bike Fest | 3pm | Emerald Coast Harley Davidson

Barktoberfest | 5pm | Grand Boulevard at Sandestin

Locals Night Out | 6pm | Shaka Sushi & Noodle Bar

10th Annual & Final Savor the Season | 6:30pm | Emerald Grande

Throwback Thursday Cinema | 6:30pm | Village of Baytowne Wharf

Kick Off Party to Firkin Fete | 6:30pm | Grayton Beer Company

Tequila & Tacos | 7pm | Margaritaville Destin

Karaoke | 8pm | Harry Ts Lighthouse

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

Ladies Night | 9:30pm | McGuires Destin

..... 25

Emerald Coast Bike Fest | 1:30pm | Emerald Coast Harley Davidson

Ladies Night | 5pm | Cuvee Kitchen + Wine Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Halloween Haunt | 6pm | Destin Commons

PumpkinPalooza - Friday Night Frights | 7pm | Harborwalk Village



Karaoke | 8pm | Dock on the Island

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

..... 26

Halloween Run | 9am | McGuires Destin

Famers Market | 9am-1pm | Grand Boulevard

Mattie Kelly Festival of the Arts | 9am | Mattie Kelly Arts Foundation

Halloween Derby | 10am | Seaside Amphitheater

BooLu's Trunk or Treat | 11am | LuLu's Destin

College Football Saturdays | 11am | Harborwalk Village

Emerald Coast Bike Fest | 12pm | Emerald Coast Harley Davidson

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

Boos and Brews | 5:30pm | 3rd Planet Brewery

Free Concert - Rocktober Nights | 7pm | Harborwalk Village

PumpkinPalooza - Booze & Boo's Bingo Pub Crawl | 7pm | Harborwalk Village

\$1 Beer Night | 7pm | Fudpuckers

Karaoke | 8pm | World Of Beer Destin

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

..... 27

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

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

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

Mattie Kelly Festival of the Arts | 10am | Mattie Kelly Arts Foundation

Shunk Gully 30A Oyster Festival | 12pm | Gully Amphitheater

PumpkinPalooza - Spook Street | 5pm | Harborwalk Village

Halloween Horror Night | 5:30pm | Big Kahuna's Water Park

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

..... 28

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

City of Destin's 19th Annual Fall Festival | 5pm | Destin Community Center

..... 29

Music Bingo | 6pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 30

Farmer's Market | 9am | Seascape Towne Center

Free Beach Bonfire | 6pm | The Bay Restaurant

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

..... 31

Trick or Treat Street | 6pm | Village of Baytowne Wharf

Karaoke | 8pm | Harry Ts Lighthouse

Michael Jackson Tribute Halloween Party | 8pm | AJs Seafood & Oyster Bar

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

Ladies Night | 9:30pm | McGuires Destin



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Eat, Drink and Be Mary November 2

On Sat., Nov. 2, The Market Shops will host its 5th Annual Bloody Mary Festival benefiting Habitat for Humanity. For a \$40 donation, you can enjoy unlimited tastes of the most creative and innovative Bloody Marys made with Cathead Vodka and served by some of the finest restaurants and bars on the Emerald Coast from 11 a.m. to 2 p.m.

Restaurants competing for the 2019 Best Bloody Mary include Another Broken Egg Cafe, Bijoux Restaurant + Spirits, Blue Mabel, Camille's at Crystal Beach, Emer-

riott Sandestin and Residence Inn by Marriott Sandestin. You can even cool off with newly added "boozy" popsicles provided by Swell Pops.

While sipping Bloody Marys, enjoy a hydration station by Berkshire Hathaway HomeServices PenFed Realty, photo booth by Epic Photo Company, music by DJ Dad, a cigar bar by Shore Thing Cigars, and exclusive shopping opportunities. Headlining the event will be a live performance from Dread Clampitt on the main stage. And, of course, a



THE MARKET SHOPS
5TH ANNUAL
BLOODY MARY FESTIVAL

SATURDAY
NOVEMBER 2, 2019
11 AM - 2 PM

il's Coastal Italian, Grits & Grind, Half Shell Oyster House, The Henderson Beach Resort & Spa, Jackacuda's Seafood & Sushi, Jim N' Nicks Bar-B-Q, Lulu's Destin, Mama Clemenza's, Rockin' Tacos, Ruth's Chris Steak House, Shades Bar and Grill, Signature Catering of 30A, Slick Lips Seafood & Oyster House, Sunset Bay Cafe, and The Surf Hut. A panel of select food critics and local celebrities will judge each Bloody Mary to select the winners for the most delicious and most creative. And, YOUR vote will count for the highly coveted People's Choice Award.

Scrumptious food includes Ben & Jerrys, Bijoux Restaurants + Spirits, Hebert's Specialty Meats, Maple Street Biscuit Company, and Pizza by the Sea, as well as juice shots by Clean Juice. Local craft brews will be served by Grayton Beer Company, and champagne available from the Bubbly Bar of Courtyard by Mar-

lounge area with additional seating and cornhole games will be set up on the main lawn, along with SEC football streaming on the big screen.

Parking is available at The Market Shops with additional parking at The Beach House located in Sandestin Golf and Beach Resort; a complimentary shuttle will be provided by Emerald Coast Luxury Transportation from 10:30 a.m. until 3 p.m.

Bijoux Restaurant + Spirits will also be hosting a New-Orleans style brunch from 10:30 a.m.-2:30 p.m. as part of the festival, with 10 percent of proceeds to benefit Habitat for Humanity. Brunch will also include bottomless mimosas and a full-service bar. To make reservations, call 850-622-0760.

To purchase tickets (\$40 pre-sale and \$50 day of), visit www.themarketshops.com.

Baytowne Wharf 12th Annual Beerfest Oct. 11 & 12

Time to roll out the barrel and discover unique suds and ales! The Village of Baytowne Wharf at Sandestin presents the 12th Annual Baytowne Wharf Beer Fest on Oct. 11 & 12, 2019. American specialty beers from around the nation will be available for participants to sample and savor. The main event on Sat., Oct. 12 will feature more than 200 domestic and international craft beers available for sampling. Brewery representatives will be available at the event, offering an opportunity to learn about the different types of lagers and ales from a variety of styles. Live music will be also featured during the festival. The Village provides the perfect backdrop for fun-in-the sun and strolling the charming streets while enjoying live music and a wide range of beer. It makes for a very memorable experience for tourists and locals. The Baytowne Beer Festival is a pitcher perfect reason for a getaway or “staycation” with special discounted accommodation packages. Sandestin makes it easy with great offers! Use code

Beer19 for accommodation and ticket discounts on www.baytownebeerfestival.com. Stay in The Village of Baytowne Wharf and never leave the resort; ev-

back our Beer From Around Here event, and it's going to be better than ever! The relaxed and intimate Beer From Around Here event will take place in the



everything you need is right here! Event Line Up:

Friday, October 11 | Beer From around Here | 6-8 p.m.

We love featuring the local breweries at our Beer Festival and this year, we are bringing

Village Events Plaza. Sample local breweries and homebrews and taste delicious appetizers from merchants right here in The Village, all while enjoying live music by The Blenders.



Saturday, October 12 | VIP Event | Slick Lips Seafood & Oyster House | 1 - 2 p.m.

This year, we are offering a little something special for our Beer Fest attendees! Our Saturday VIP event will feature exclusive beer tastings and great food! This ticket is all inclusive for Saturday's events. AND you can beat the lines to get in the event before anyone else!

Saturday, October 12 | Craft Beer Tasting | 2-6 p.m.

The main event will feature more than 40 breweries, offer-

ing close to 200 domestic and international craft beers for sampling! Brewery representatives will be available to discuss the different types of lagers and ales, teaching about the variety of styles. All ticket holders will be provided a Baytowne Wharf Beer Fest tasting glass for sampling. Enjoy live music from The Luke Langford Band from 2-4pm. Next on the mic will be The Shakedown from 4:30-6:30 p.m.

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 Community

Around Town Events

Fore Her to Host Breast Cancer Walk at Destin Commons



Fore Her invites breast cancer patients, survivors and supporters to its 2nd Annual Pink Walk on Sunday, November 3, 2019 at Destin Commons. Proceeds from the half-mile walk and after party will support Fore Her's mission to provide financial assistance to women battling breast cancer in Northwest Florida.

This family-friendly event will feature a DJ and photo booth from BBoy Productions, sweet treats from Kilwins, a Survivor Stroll, activities for children and inspirational stories from Fore Her beneficiaries. Check in will begin at 12:30 p.m., and the event starts at 1 p.m. Tickets are \$35 for adults and \$20 for children five and up (free admission to children

four and under). Participants will receive a Pink Walk T-shirt and swag bag, while supplies last. Teams are also encouraged. Supporters can also purchase signs in honor or in memory of a loved one who battled breast cancer to be placed along the walk course for \$50. The signs can be taken home after the race as a keepsake.

HolySmokes!



The 2nd annual HolySmokes! Barbecue Cook-off will be held Saturday, Nov. 9, 2019 from 11 a.m. - 3 p.m. on the back lawn at Immanuel Anglican Church. Barbecue tastings, live music, kids' activities and good food will be available.

Amateur Barbecue enthusiasts may establish teams of at least two members. Teams may represent a company, but not in the



food industry. Teams provide the prepared Barbecue meat of their choice and will serve at least 200 (1.5 ounce) samples.

Awards will be given for People's Choice, Judges' Choice and Most Creative Station.

To enter a team or sponsor the event, forms are available at iacdestin.org/holysmokes or at Immanuel's church office, 250 Indian Bayou Trail, Monday-Thursday from 9 a.m.- 4 p.m. or on Sunday mornings.

Proceeds benefit the Special Operations Warrior Foundation.

Savor the Season!

Fine wine and foodie fanatics, rejoice! Tickets are on sale now for the Emerald Coast's premiere

culinary event, the 10th Annual Savor the Season Thursday, October 24, 2019, at 6 p.m. Hosted at the Emerald Grande at HarborWalk Village, Savor the Season benefits the Taylor Haugen Foundation - providing area scholarship funds and abdominal safety equipment.

Since its inception, Savor the Season, has served as a catalyst for safety in youth football. What started 10 years ago to share Taylor's story and to educate others about abdominal injuries, has turned into one of the area's premier fundraisers. See the article in the September 2018 issue of Destin Life about the Taylor Haugen Foundation at MyDestinLife.com.

Limited \$100 Tickets available. Purchase at www.thfsavortheseason.org. For sponsorship opportunities, please contact Eddie Bird at THF8080@gmail.com.

Cheer on the Runners at Lulu's 5K



The 5th Annual Lulu's Marlin Cheer 5K will be held Nov. 2, 2019, at 8 a.m. to benefit Ft. Walton Beach and Niceville High School cheer squads. To register prior is \$25.00 walk/run adult and \$20 for students. On race day, fee is \$30 walk/run adult and \$25 for students. Please make check payable to NHS Cheer 5K and drop at NHS, DMS or LuLu's or mail to 714 Vintage Cir., Destin, 32541. For more info: 830-8862 or billielalag@yahoo.com.



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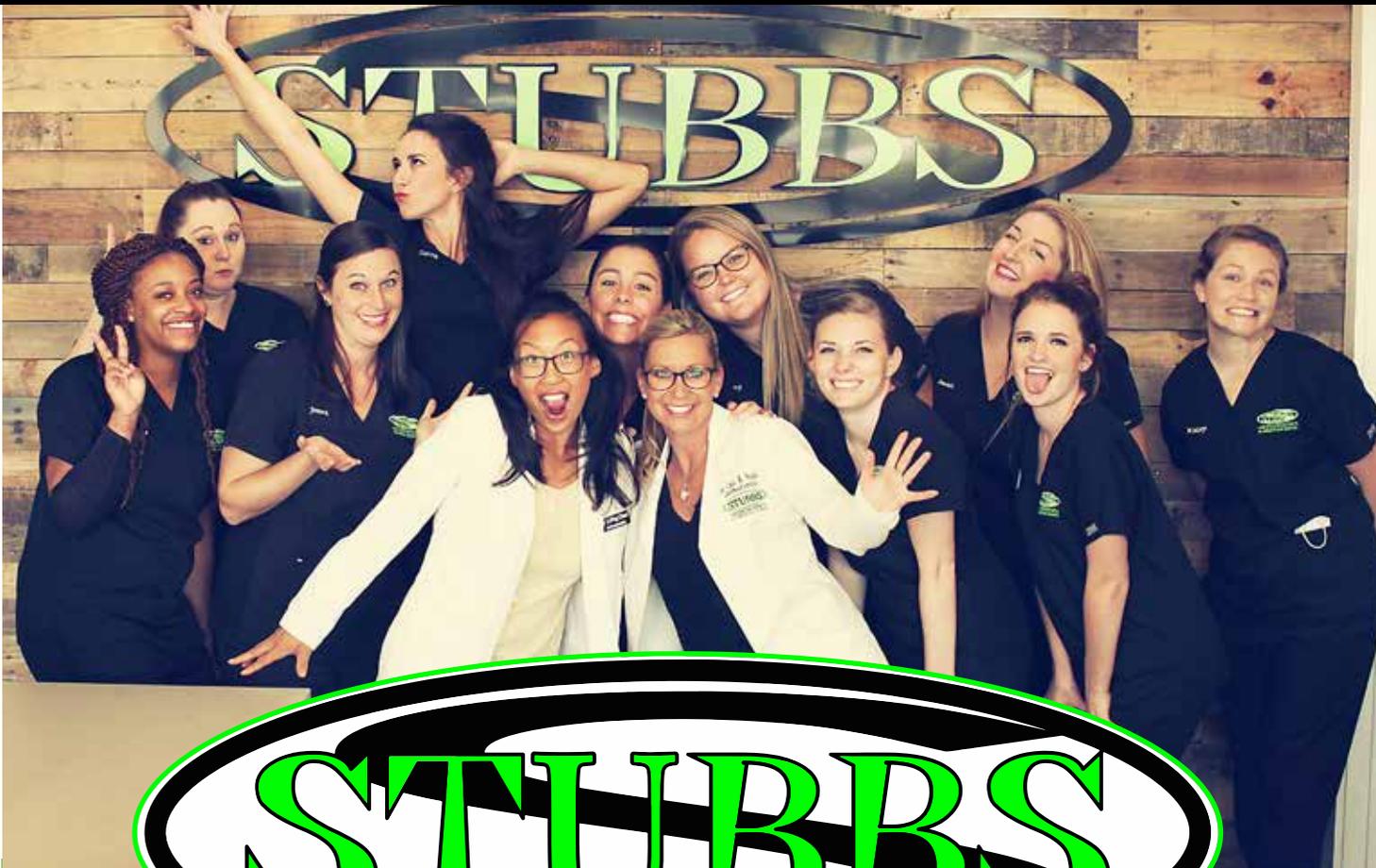


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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha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

 Community

'Beauty is Good for Business' Symposium

A Scenic Symposium will be held on October 24th and 25th at the Hyatt Place Sandestin at Grand Boulevard to discuss how and why "Beauty is Good for Business."

Louisiana Lieutenant Governor Billy Nungesser will welcome attendees during the October 24th evening welcome reception. Attendees will then experience a day of educational content and networking opportunities on October 25th. The symposium is co-hosted by Scenic Walton and Scenic America, local and national non-profit organizations that work to improve public spaces and promote high standards of development.

"Think about your favorite part of town. Why do you like it? Chances are it's because the roadway medians are landscaped and the businesses and parking are attractive and well-maintained," Leigh Moore, president of Scenic Walton, said. "You probably don't even realize why the 'nice' parts of town feel that way until you begin to become aware that perhaps there are great facilities



for pedestrians and cyclists, the utilities are underground, and the signage is tasteful and subtle. Walton County is made up of beautiful communities, and we are excited to help make them even more enjoyable for our locals and tourists."

Topics discussed by industry experts during the symposium will include:

- Scenic Byways and Highways: Roads to Prosperity
- Moving Overhead Utilities Underground

- Placemaking
- Billboards, Signage and Lighting
- Benefits to Businesses that Implement Scenic Principles

Go to www.Scenic.org to learn more and to register. The cost to register for the symposium is \$75. Hyatt Place Sandestin at Grand Boulevard is offering a discounted group room rate for attendees who wish to stay overnight. For more information about Scenic Walton, please go to www.ScenicWalton.org.

org. Community individuals and businesses are invited to become members by calling 850-588-1877, sending an email to info@scenicwalton.org, or by visiting the website. Membership dues are tax-deductible and are used to support programs and oper-

ating costs. Regardless of the level of contribution, community participation is essential to the organization's ability to continue to make a significant positive impact.


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Legendary Marine Helping Those in Our Community

Hall of Fame Dealer Legendary Marine presented a total of \$33,000 to Emerald Coast

the Emerald Coast for an educational and therapeutic resource for children with autism.



(From Left to Right) – Todd Royall-GM Legendary Marine; Lauren Cooper-ECAC; Staci Berryman-Director ECAC; Kelly O'Malley-Legendary Marine; Chas Skinner-Manager Lulu's Destin; Gayle Vann-Events Coordinator Legendary Marine

Autism Center and William Augusts Bowles Museum and Historical Foundation from funds raised at the 2019 Billy Bowlegs Pirate Poker Run held on May 11, 2019.

Legendary Marine, Legendary Marina, and Lulu's Destin partnered again on this 4th annual poker run with Emerald Coast Autism Center and the William Augustus Bowles Museum & Historical Foundation. "This event was started by Legendary Marine to get customers to explore unique destinations in the Choctawhatchee Bay area. Upon planning, it was realized that it was a platform to help local charities and decided to involve ECAC and WAB Foundation," said Todd Royall, general sales manager. "This poker run has turned into a wonderful family event that encourages safe boating and gives back to local organizations." The combination of both 501c3 local charities enhances this family friendly event by increasing the number of participants and setting forth the course to grow into a larger community and destination event.

The Emerald Coast Autism Center (ECAC) was founded in 2009 to fill a growing need on

Honoring ECAC's motto, "reaching kids, supporting families," ECAC also provides Speech and Occupational Therapy onsite to help families obtain additional services for their children without added scheduling and travel. Furthermore, ECAC strives to help children get the services they need through the establishment of the ECAC Scholarship Fund, a fund dedicated to providing tuition assistance for families with a bona fide financial need.

The William Augustus Bowles Museum & Historical Foundation was founded in July of 2007, when a group of local Fort Walton Beach business professionals and civic leaders established the William Augustus Bowles Museum & Historical Foundation. The group envisioned a museum that captured the colorful history and rich traditions that shaped the culture of the Emerald Coast. The WAB Museum & Historical Foundation is committed to preserving the colorful history of "piracy" on the Emerald Coast and have set a goal to build and maintain a museum enabling year-round access to the historical items, traditions, Bowlegs Festival memorabilia and all the

elements of Pirate Lore along the Emerald Coast.

Legendary Marine operates five locations in: Panama City, Destin, Sandestin, Pensacola, and Gulf Shores and offers a wide array of used boats and a full-service yacht brokerage. Legendary Marine is also a cer-

tified Seakeeper, Volvo-Penta, Mercury, MerCruiser, and Yamaha retail and service center.

In 2014, Legendary Marine was inducted into Boating Industry Magazine's Dealer Hall of Fame; was named Boat and Motor Magazine's Dealer of the Year in 2015; Dealer of the

Year in 2016 by Boating Industry Magazine along with several local awards such as Emerald Coast Magazine's "Best of the Emerald Coast" and Northwest Florida Daily News "Finest on the Emerald Coast." For more information, visit www.legendarymarine.com.

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Meet Local Pro: **Billy Drennan, White Dog Insurance**

By: Rita L. Sherwood

23 years and counting in the health care insurance industry, spanning three generations as a family business, Billy Drennan and his wife, Angelea grew up in insurance and know no other industry. That's a good thing,

especially when it comes to trying to navigate the often confusing, very complicated maze of Medicare. Billy says, "We work well together," adding, "She organizes my controlled chaos."

When asked what their motto is for White Dog Insur-



White Dog Insurance's mascot is the Drennans' white German Shepard, Shiloh, a symbol of loyalty and protection. When not educating the masses about Medicare, Billy likes to work on classic cars and go camping as a family with his wife, whom he met in 10th grade, and his 11-year-old son. He also happens to be a field artillery major in the Army National Guard.

Be sure to check out White Dog Insurance located in Santa Rosa Beach, and visit them online at whitedoginsurance.com or info@whitedoginsurance.com for all of your Medicare insurance questions and needs.



White Dog Insurance Advisors
"ASK THE EXPERT"

Q. I got a letter that states that I am being automatically enrolled into a prescription drug plan by Medicare. I don't want to lose my retirement health plan, what should I do?

- Cindy

A. Very good question. The letter you received means that you have qualified for Low Income Subsidy (LIS). Once you qualify for LIS, Medicare will automatically assign you to a prescription drug plan. In most cases, qualification for LIS means that you will not have to pay a premium for your drug plan and most of the copays will be paid. This should not affect your health plan, as the drug plan only covers your prescriptions. However, it is always best to visit with your retirement plan administrator to verify. The most important thing for you to do right now is to check the plan formulary to ensure that all of your prescriptions are covered. When you are automatically enrolled, this step isn't always done thoroughly by Medicare. If the prescriptions you are taking are not on the plan formulary, then they will not be covered by the plan. This means that you would have to pay for them yourself, out-of-pocket. Feel free to reach out to us for a personal consultation. We will analyze your specific circumstance and ensure that you have the best plan for your prescription needs.

ance, Billy says it's "Simplifying Medicare since 1995." Their mission is to ensure that everyone on Medicare makes an informed decision because what they don't know can hurt them. Billy says, "Medicare is their health insurance for the rest of their life, so it's important to get it right."

Nice advice, for everyone will be on Medicare once they turn age 65, whether they are retired or not. In fact, three months before age 65, all will receive a big book on Medicare, and then no other information. That's where White Dog Insurance comes in, holding free educational seminars and free question and answer sessions designed to help inform everyone about what options exist.

There's no charge for any of this, as the insurance carriers pay White Dog Insurance

directly, and if not, at least the customer walks away better informed.

"The main focus a lot of times with Medicare plans is the prescription coverage needed," Billy says. "Most people don't need coverage to go to the hospital on a monthly basis, but just about everyone has a prescription filled every month. If you get that part right with Medicare, then everything else usually falls into place."

HAVE QUESTIONS ABOUT MEDICARE?

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

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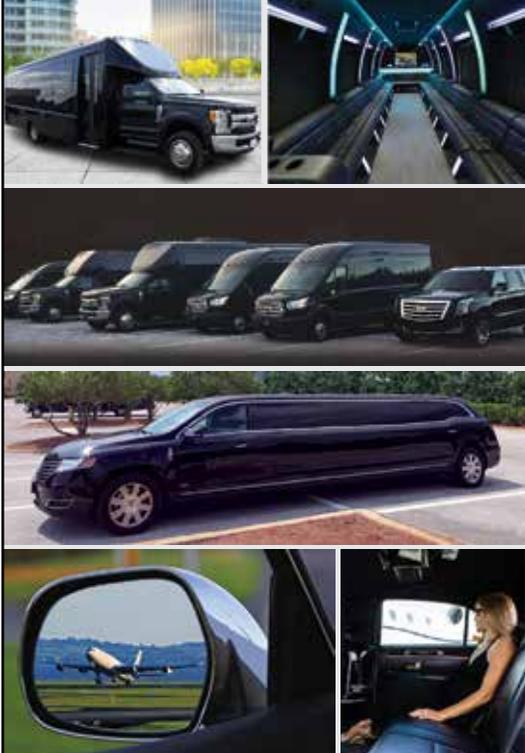


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To Do or Not to Do



ENERGY TIPS

by Emerald Coast Energy Solutions

BY CHRIS BALZAR, ECES

I once heard that the definition of maturity is deciding to do things you don't want to do because they need to get done. If that's true, then most of us are super mature. We all have our own lists of things we don't want to do but need to get done. Vacuuming comes to mind, that's why robotic vacuums have become so popular. I wish they would invent a robotic shower and toilet cleaner. Folding laundry falls into many of our lists. We taught our three children how to sort, fold and put away their own laundry; we called it a life skill. Laundry is no one's favorite either, however, we wash and dry several loads each week. Washers and dryers are among the costliest appliances to operate so it's worth taking steps to reduce energy use while using them.

Here's how your washer and dryer compare to two other high energy users in your home, and some things you can do to save in the laundry room to reduce wear and tear on clothes.

Wash with cold water.

Using cold water instead of hot can cut a load's energy use by more than half. Many detergents clean just as well in cold as they do in warm or hot water. So save the hot water for your shower.

Wash full loads.

Your washer will use about the same amount of energy no matter the size of the load, so fill it up.

Dry right-sized loads for your machine.

If the dryer is too full, it will take longer for the clothes to dry. Loads that are too small can also take longer to dry, plus you spend more per item when drying only a few things.

Use dryer balls.

Wool or rubber dryer balls

will help separate your clothes and get more air to them, cutting the drying time. The wool balls are said to absorb some moisture, further cutting drying time.

Switch loads while the dryer is warm.

This will allow you to use the remaining heat inside of the dryer for the next cycle.

Clean the lint filter on the dryer.

The dryer will run more efficiently and safely. If you use dryer sheets, scrub the filter once a month with a toothbrush to remove film buildup that can reduce air circulation.

Use the high-speed or extended spin cycle in the washer.

This will remove as much moisture as possible before drying, reducing your drying time and the wear on your clothes from the high heat of the dryer.

Use lower heat settings in the dryer.

Even if the drying cycle is lon-

ger, you'll use less energy and be less likely to over-dry your clothes.

Dry towels and heavier cottons separately from lighter-weight clothes.

You'll spend less time drying the lighter-weight clothes.

Check with your utility company about time of use rates

Utility companies offer reduced kWh rates everyday during off peak times, almost by half. Check with your utility company when off peak hours are and use high demand appliances during those times, saving you money.

Chris Balzar is Founder and President of Emerald Coast Energy Solutions and resides in the Santa Rosa Beach area with his wife and three children. For more information on how to save and become more energy efficient call (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and beat the heat.

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Destin High School - FAQ -



The Destin High School Project is the result of several years of research and effort by the Destin High School Advisory Committee, a fact-finding committee comprised of volunteer citizens. Destin Charter High School will be a model for innovation, providing unique educational opportunities for both college-bound and vocationally-minded students living along Florida's Emerald Coast. Visit [Facebook.com/DestinHighSchool,Inc](https://www.facebook.com/DestinHighSchool,Inc), call (850) 424-1664 or email info@destinhighschool.org for more information.

Q: Is it free?

Yes. Charter schools are tuition free public schools. Florida is second in the country for the number of charter schools (behind California). Currently Florida has over 750 charter schools in 62 school districts.

Q: Will transportation be provided?

DHS will survey the students who are accepted and see if they need transportation. If so, a study will be conducted to look at the geographic areas where students live and potentially set up a "depot" style pick up and drop off.

See next month for more!

Q: Can DHS become a public school after starting as a charter?

Charter schools are public schools. They have almost all of the same requirements as a traditional public school, but are governed by an independent governing board and, as a result, have more flexibility.



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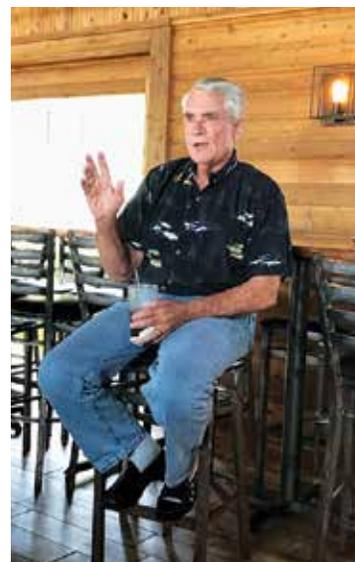
Destin Forward — Session One Journey through Destin History

BY LORI LEATH SMITH, DESTIN FORWARD CLASS MEMBER

Building relationships; becoming more knowledgeable about the people, area, civic and community organizations, first responders and history; learning how to better advance the growth of our community, becoming more knowledgeable about the issues on a day-to-day basis—that's Destin Forward.

Our 2019-20 team of business professionals have begun learning. September's class, "Waterways," took us on a journey into the early days in Destin up to the impact of current restoration and preservation of its natural resources.

Guest speaker Dewey Destin let us know the Destin community has been strong since 1845; he talked about when local area Confederate soldiers, mostly fishermen and farmers, had only shotguns during Civil War times, but fought to protect. Having weathered seven hurricanes, Dewey says he "measures turns of time from the last big hurricanes," and talked about the definite impact on our economy. And then the stories: one of the East Pass which begins around 1926 when there was a



series of tropical depressions. "Water levels had risen 6-8 ft.," says Dewey. "Piers and houses fell into the Bay. Locals decided

to dig a trench across the Pass, but the next morning it was 100 ft. wide. This is how the Harbor was formed," he says. And did you know because of the fishing industry, the "Great Depression" wasn't really realized in Destin? "Locals bartered with folks from Alabama and Georgia," says Dewey.

Well-known local Captain Mike Parker talked about the history of Destin's Fishing Fleet, a major economic generator for the City of Destin. "I believe we have the largest and most diversified charter fishing fleet in the world," he says, "with a direct impact of \$300-400 million, according to Haas research." And the Blessing of the Fleet is one of Destin's longest standing traditions, bringing out locals and tourists for a ceremony unlike any other. Read about the Blessing of the Fleet in Destin Life, May 2019, at MyDestinLife.com.

Another community icon, Kelly Windes, talked about charter fishing and how the events and legends have formed the flavor of Destin life. Kelly

has also played a huge part in the Destin Fishing Rodeo (going on all this month). He once caught a Warsaw, 336 lbs. that still holds the largest record!

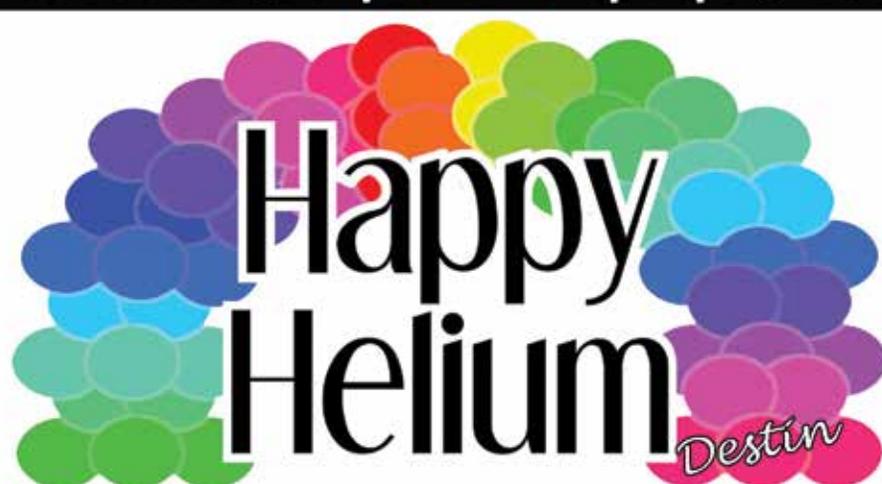
Have you ever visited a U.S. Coast Guard station? We did! Operations Petty Officer Sistrunk led the tour of the emergency vessels which allows the 30 active duty Coast Guard members to maintain safety in and around the Destin Harbor. Sistrunk said they've received 116 calls for service since last October with 1300 hours of patrolling the 20 square miles of water. Call Channel 16 for an emergency if you're on the water whether by boat, kayak, etc.

Then, a refreshing cruise aboard The Southern Star, Destin's original Dolphin Cruise that's even been touted on CNN and National Geographic Explorer. A relaxing, yet informative time was spent searching for dolphins, which we were delighted to see. The Southern Star is an 80-foot U.S. Coast Guard approved motor vessel that can accommodate up to 149 passengers. Captain Cliff said owners Steve and Wendy Wilson have provided 473 cruises since January, employ 17 year-round and up to 35 in-season and carry as many as 122,000 passengers in a year.

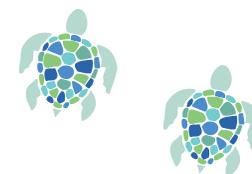
Our final stop was at Clement Taylor Park where we heard all about the Choctawhatchee Basin Alliance's (CBA) initiatives with a \$3.9 billion economic impact—just on crab island! CBA, a non-profit, discussed shoreline restoration, solutions to storm-water runoff, invasive species removal, maintaining water quality, seagrass monitoring, education such as its "grass-ess in classes" program, and other research. We were able to view some examples at the park!

And all of this was only one day! Can't wait for October's tourism day. Stay tuned...

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Around Town

Life Issues Real Answers

Life Issues, Real Answers is back on the air with Dee Chernenicky 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 and airs from Just Love Coffee Café in Destin. The mission of



the show is to help people 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!

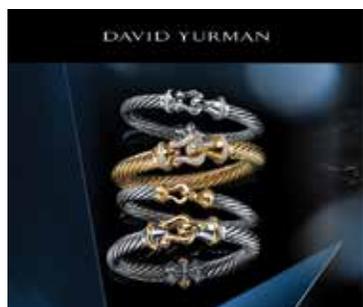
Dee is a wife, mother, author of *Activating the Promises of God*, weekly radio host and successful business entrepreneur. She is also an ordained minister through Victory Christian Center, a graduate of Victory Bible Institute in Tulsa, Oklahoma. In her book, Dee teaches readers how to unlock the power of the Bible and empower their lives!

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

Listen at WPSM.com, download the app or visit LifeIssues-RealAnswers.org.

David Yurman Event To Benefit the Junior League

McCaskill & Company will host an exclusive David Yurman event on Fri., Oct. 11 – Sat., Oct.



12, 2019 from 10:30 a.m.- 5 p.m. each day at their Destin gallery located at 13390 US Hwy. 98 W. A portion of the sales from the

event will directly benefit the Junior League of the Emerald Coast.

View an array of David Yurman's iconic designs featuring a curated selection of rings, bracelets, necklaces and more. David Yurman is a celebrated American jewelry company founded in New York by David, a sculptor, and his wife, Sybil, a painter and ceramicist. Today, with their son, Evan, they create timeless, yet contemporary collections for women and men defined by inspiration, innovation, consummate craftsmanship and Cable—their artistic signature. The brand is recognized for its unconventional approach to creating jewelry: mixing metals, adding diamonds to silver, introducing unexpected materials, as well as developing cutting-edge technology in jewelry-making. McCaskill & Company vice president, Carolyn Brigman, as a former member of Junior League, continues to partner for the benefit of the organization and the community. www.mccaskilland-company.com/blog/events/.

It's a Sweet Sunday with Pumpkins and Primrose!

Sun., Oct. 20 from 1-4 p.m. on the Grand Lawn at The Henderson, experience fashion, family and flavors of fall. FREE to attend, meet on the Grand Lawn



from 1 to 4 p.m. to shop merchandise, participate in festive, fun-filled crafts and photo ops, listen to live music, sip on seasonal beverages, and purchase a pumpkin to bring home just in time for Halloween! The pumpkin patch, provided by Village Baptist Church, will provide a special backdrop for your fall-themed family photos. You'll also receive a complimentary 5"x7" printed photo from Epic Photo Co. courtesy of Destin Commons.

Live music will be performed by Sarah Anne and The Sunshine Band and, for the kids, there will be face painting and pumpkin crafts provided by Abrakadoodle Art Education and Parties- NWF. Proceeds will

benefit The Sonder Project, a global non-profit charity that focuses on strengthening communities through food security, clean water, housing and education.

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Around Town

Community Bible Study



Join Community Bible Study (CBS), an international, inter-denominational organization committed to helping people grow in their relationships with Jesus Christ by exploring the Bible, Tuesdays, 7 p.m. to 8:30 p.m. at Destiny Worship Center, 122 Poinciana Boulevard, in Miramar Beach.

All receive a study guide and the topic will be the book of Galatians. Everyone is invited and please, bring a friend! For more information, please contact Rod Cameron, 501-804- 5900, RodinDestin@gmail.com or Pam Cameron, 501-690-8521, PamCameron16@gmail.com.

College Application Workshop at Destin Library

Applying to college this fall? The Destin Library can help with a workshop held on Oct. 8, 5-7 p.m. This event is free and open to the public.

Representatives from Northwest Florida State College and University of West Florida will be available to answer questions about the applications and admissions process. There will also be a 30 minute presentation on the common application and a 30 minute presentation on financial aid and scholarships.



For more information please call the Destin Library at 850-837-8572 or email Megan Fontaine at mfontaine@cityofdestin.com.

Friends Guild Programs This Fall at the Destin Library

"The Library in your Pocket" is an informative one hour workshop led by Megan Fontaine of the Destin Library on Oct. 8, 2 p.m. Learn to fully utilize the library's two digital collections, Overdrive and Recorded Books (RB) Digital. By the end of the session you

will have downloaded both apps on your personal reading device, logged in using your library card, and checked out your first ebook, audiobook, or magazine.

On Oct. 15 at 2 p.m., the Independent Film Series continues with *The Bookshop*. Emily Mortimer plays a widow in the 1950s who risks everything to fulfill her dream of opening a bookstore in the sleepy, seaside town of Hardborough, England, even though the town doesn't necessarily want one. Also starring, is Patricia Clarkson and Bill Nighy. For questions about the Friends Guild or any events, please stop by the Destin Library or call at 850-837-8572.

Torrid Opens

Torrid, Destin Commons' newest retail addition, is now open. Known for fashion apparel, accessories, swimwear, and lingerie specifically made for



the stylish woman in sizes 10 to 30. Torrid's collections inspire unapologetic confidence, which may explain why the trending brand is currently the fastest-growing plus-sized brand in fashion.

To learn more about Torrid, please visit www.torrid.com.

Verve Dance Company Opens



Come experience a pop-up workshop at Northwest Florida's premiere dance studio, Oct. 19 from 10 a.m. to 2:15 p.m., 27 Racetrack Rd NE, Fort Walton Beach. \$15 per class or \$50 for four classes.

10 a.m. - 11:30 a.m. Ballet
11:30 a.m. - 12:30 p.m. Legs, feet & back
12:30 p.m. - 1:30 p.m. Contemporary
1:30 p.m. - 2:15 p.m. Ballroom

The Verve prepares dedicated and passionate dancers for a career in Dance Arts. Participate in a rigorous training program and performance ensembles to learn necessary skills to prepare for entry into a university dance program and/or professional dance company. For daily class schedules and info, email vervedancecompany@yahoo.com or visit thevervedancecompany.com.

Hurricane Michael Relief

In collaboration with The Sonder Project, Save the Closet, and Rachal's Recovery Relief, Inc., Destin Commons is hosting a four-day donation drive.

On Oct. 3-6, bring donations

of food, clothing, and household furnishings to the storefront between Express and Steve Madden during regular operating hours.

On Oct. 6 from 12 p.m. - 4 p.m., Destin Commons will host an event at Center Plaza on Main Street where the three non-profit organizations will share their missions and tell stories of the recovery.

For a list of items needed or more info, visit DestinCommons.com.

Emerald Coast Physical Therapy Grand Opening



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Emerald Coast Physical Therapy is having its grand opening on Oct. 14, and is currently accepting and treating new patients with or without insurance. Dr. Danielle McKinney has a passion for helping both men and women overcome pelvic floor dysfunctions. "Just because something is common doesn't make it normal," she says. "It's not normal to pee when sneezing or jumping, to have pain with intercourse or to have abdominal separation," says Dr. McKinney. Check out their new space and say hi to the family at 35008 Emerald Coast Pkwy., Destin. Visit emeraldcoastpt.com or call us at 850.714.6166.



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THE A.C.E.S of Real Estate Investing: (Part 3)

Turn-key or Turkey



BY GAIL PELTO, REALTOR

In Part 1 of this series we covered the A.C.E.S. Plus – Appreciation, Cash flow, Equity, Shelter your taxes and the Plus...Leverage and in Part 2 we reviewed Research, Planning your Expenses, Budget, Starting Small and then Expanding your Portfolio (Please see August and Septembers articles in Destin Life). Now let's talk about the types of real estate investment properties: Turn-key or Turkey Properties, and what works best for you!

A Turn-Key Property... this one is ready to go! You may buy at retail or close to retail price and this may be most appropriate for you if you're not a handy-person. The property is ready to go "as is"...you get the deed and immediately start generating revenue. This type of property may have a tenant in place, have great rental history and if it's a short-term rental property, it may have many rentals already on the books for the coming year, and is often best for the long-distance investors.

A Turkey Property... Fix and Flip or Fix and Keep. These are distressed properties that need some work. One of the benefits: you buy at a lower price. The seller may have deferred maintenance issues and/or may need to sell – this is a good opportunity for you to get it at a lower price and maybe also solve someone else's problem. For example – let's say you purchase the "turkey" property at \$200,00, you put some sweat equity and capital into it, and then sell it (the flip) at \$350,000. Or you keep it and start generating long-term cash flow. These are ideal properties for a local investor, if you're a handy-person or for the long-distance investor, if you have a local and reputable contractor.

The Wholesale Purchase... This is where you buy low and sell low quickly. This can be a physically distressed property, a homeowner that needs to sell or maybe a foreclosure. These properties are more likely considered Turkeys. Why this type of investment? If you're a newer investor without a lot of capital, it may be a great place to start building your reserves to get

into more expensive Turn-Key Properties. They can be bought with little or no funds and can typically be sold very quickly to other landlords or rehabbers for a quick profit for you and a great deal for them.

So, with these ideas and a terrific real estate consultant (yes, ME!) along with other pros, you can be certain to make the right investment choices. Keep in

mind that many of the wealthiest folks around the world invest in real estate. With real estate you're holding all the A.C.E.S. Plus in your hand and you have one of the finest investments on the planet to create wealth for you and your family.

I'm here to help you in any way. Reach out to me at 850-374-0454 or email Gail.Pelto@kw.com. Full disclosure: A

MUST: Always seek the advice of smart, licensed and reputable members for your investment team...me (again) and a CPA and/or attorney, Ok? Look forward to working for you!

Gail Pelto is not only a full-time real estate agent with Keller Williams, she's also a board member with the Mattie Kelly Arts Foundation and The Rotary Club of Destin and yes, she's also VERY SMART...just sayin'.

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The Destin Chamber is holding a daylong conference and expo connecting Destin area small business owners and employees with the technology-related information and companies they need to improve their business operations and protect their electronic assets. From IT 101 and business continuity plans to cybersecurity and infrastructure discussions, topics redesigned to appeal to a wide range of needs and experience. Keynote speakers and breakout sessions are scheduled throughout the day. Thank you to presenting sponsor Cox Business, breakout sponsor Warren Averett and booth sponsor Kloud 7. Additional sponsorships are available. Email Sarah at Sarah@DestinChamber.com for details.

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- Melanie Kercher, Crystal Beach

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 **Pets**

"For the Love of Animals"



Alaqua Animal Refuge presents Animoré, Oct. 18-19 on the grounds of its future home off Highway 20 in Freeport. Animoré is the first annual celebration for the love of animals. The combination of two words to combine Animoré, symbolizes "animals" and "amoré," which means love in Italian.

Alaqua's 6th annual 100 Point and Cult Wine Dinner will be held Oct. 18th beginning at 5 pm. This exclusive evening is for a limited number of patrons, who will be the first to dine in a most unique, surprise setting.

The elegant affair begins with a cocktail reception and an intimate musical performance, fol-

lowed by an exquisite 5-course dinner prepared by Chef Brendan Davey, with each course perfectly paired with distinctive and stellar wines, procured especially for this dinner.

The animoré Inaugural Barn Jam takes place on Oct. 19 at 4 p.m., and will feature roots-rocking, multi-instrumentalist Eric Lindell as the headliner, who has collaborated and shared stages with John Fogerty and Jackson Browne, and is a founding member of Dragon Smoke with Ivan

Neville. In addition, Nashville songwriters Billy Dawson, Aaron Barker, and Jon Nite will also perform. Together, these award-winning songwriters and performers have written hits for George Strait, Tim McGraw, Keith Urban, Miranda Lambert, Kenny Chesney, Lee Brice, Luke Bryan, and many more. Rounding out the lineup are local favorites The Pickled Pickers and Luke Langford Band. The Barn Jam will include a wide variety of food trucks, beverages, and an auction.

The Animoré weekend benefit was born out of an idea from Alaqua's Founder Laurie Hood to create a community event combining music with excellent food and wine in support of animal welfare. For hundreds of years, music has enhanced souls and holds a special spiritual power for

engaging the senses. Interactions with animals also have powerful effects on the human spirit and body.

Tickets are currently on sale for all events. For more information and sponsorship opportunities, visit www.animore.org.

"Barktober" is Here

Dog-Harmony has the month packed with events, and money raised will support the nonprofit's pups and programs.

"Rock and Wag" with Cadillac Willy Oct. 9 from 5-8 p.m. at Dog-Harmony headquarters, 237 Market Street, Santa Rosa Beach, off Walton County Road 393 North, sponsored by Pratt Aycock and Centennial Bank.

Jam out and dance to Cadillac Willy, a Destin-based classic rock band that's been a local favorite for years. The night will include a silent auction, family games and light bites. Tickets, available on Dog-Harmony's website, are \$25 each and include two drinks. The event is limited to 75 people.



Capture the family fun at the Lumi Pod photo booth. Stop by Dog-Harmony's booth to buy their all-natural, yummy dog treats. Admission is free.

Barktoberfest Oct. 24 from 5-7 p.m., Grand Park in Grand Boulevard at Sandestin, 495 Grand Boulevard, Miramar Beach. Admission is free.

Dress in your fetching Howlo-ween best for this annual doggie social that includes canine trick-or-treat, light bites, drinks and chance drawings. Judging for best "Pet & Parent Matching Costume" begins at 6:30 p.m. Prizes will be awarded for first and second place in two dog weight categories: 35 pounds or more, and less than 35 pounds.

Cars & Cubanos Oct. 19 from 11-2 p.m., parking at 34990 Emerald Coast Parkway, Destin (across from Destin Commons).

Ogle gorgeous rides shown by Emerald Coast Exotic Cars and other enthusiasts. Enjoy lechón, a roasted suckling pig, and other Latin Caribbean delicacies for sale by event host Café Rico.

ALAQUA ANIMAL REFUGE PRESENTS ANIMORÉ
A WEEKEND BENEFIT FOR THE LOVE OF ANIMALS

Inaugural BARN JAM

SAT, OCT 19 4 PM
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AARON BARKER **THE PICKLED PICKERS** **LUKE LANGFORD BAND**

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JON NITE • Songs have been recorded by Luke Bryan, Kenny Chesney, Jake Owen, Darius Rucker, Keith Urban, Blake Shelton, & many more
ERIC LINDELL • Roots-rocking multi-instrumentalist has collaborated with John Fogerty and Jackson Browne, and is a founding member of Dragon Smoke with Ivan Neville
LUKE LANGFORD BAND & THE PICKLED PICKERS • Local favorites!

animoré
A Weekend Benefit for the Love of Animals

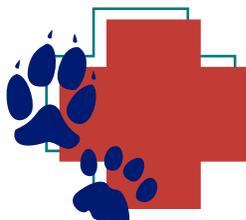
INFO & TICKETS: WWW.ANIMORE.ORG

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2019 Football Guide



2019 Football Season in Full Swing...

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the other true, passionate wing eating, beer drinking fans that have made this the locals favorite place to gather.

981 US Hwy 98, Destin | (850) 837-2999 | www.islandwing.com

Tailfins Alehouse and Oyster Bar



With stunning views of the Destin Harbor, your favorite foods and drinks, Tailfins' Entertainment Complex delivers an incredible mix of friendly and fun atmosphere with breathtaking views—a magical combination for football watching! Featuring three levels of

indoor and outdoor dining, overlooking the Destin Boardwalk and water including live music on the docks and Dueling DJs every Fri. & Sat. night in October, Tailfin's has TV's everywhere you look, so you can watch your favorite teams compete again in 2019. Scrumptious Early Bird Specials M-F from 4-7 p.m. featuring Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95; Double Happy Hour from 4 to 7 p.m. and again from 10 p.m. to closing from Mon. through Fri. with \$15 Domestic Bottle Buckets and \$7.99 Pitchers, House Wines and Well Drinks.

850.650-1200 | On the Harbor in Destin | tailfinsdestin.com

Tequila's Sports Bar & Grill

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850.279.6402 | 11225 U.S. 98 W. Miramar Beach | sandestinsportsbar.com

Landshark's Pizza



Are you ready for some Football? Hungry, thirsty, maybe a little of both? Come in and visit Landshark's Pizza. Owners Brian and Sue Hassmann have created the local's favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's plenty

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850.424-6743 | 300 Harbor Blvd. Destin | landsharkspizza.com

Prime'D



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an in-house selection of desserts. Affordably priced menu selections available and served in a relaxing family atmosphere. Plenty of Big Screen TVs, pool tables, dart boards, great food and drink, Game Day Specials and a friendly and welcoming atmosphere make Prime'd at the Palms one of your best bets.

4201 Indian Bayou Trail, Destin | (850) 351-0900 | primedatthepalms.com

The Beach House



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charred chicken wings or the, we're sure, soon to be famous Beach House burger. And don't forget your dessert—the mini mason delights are a must try! You can dine in the newly remodeled restaurant and bar or watch the stunning sunsets, and your favorite team, while you eat on one of the many outdoor escapes! Join for live music several nights a week. Interested in booking a private event? Contact events@thebeachhousesd.com. Open daily from 11 a.m. – 9 p.m.

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

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850.460-8900 | 210D Harbor Blvd. Destin | brotulas.com



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October Game-Day Schedule Highlights

Saturday, Oct. 5

Auburn @ Florida 2:30 PM
 Georgia @ Tennessee 6:00 PM
 Utah St. @ LSU 11AM
 Purdue @ Penn State 11:00 AM
 Michigan St. @ Ohio St. 6:30 PM
 Virginia Tech @ Miami 2:30 PM
 Oklahoma @ Kansas 11AM

Saturday Oct. 12

South Carolina @ Georgia TBD
 Florida @ LSU TBD
 Alabama @ Texas A&M TBD
 Oklahoma @ Texas 11AM
 Penn State @ Iowa TBD
 Michigan St. @ Wisconsin TBD
 Florida St. @ Clemson TBD
 Virginia @ Miami (FL) 7:00PM

Saturday Oct. 19

Auburn @ Arkansas TBD
 Kentucky @ Georgia TBD
 Florida @ South Carolina TBD
 Tennessee @ Alabama TBD
 LSU @ Mississippi St. TBD
 Michigan @ Penn State TBD
 Clemson @ Louisville TBD
 Florida St. @ Wake Forest TBD
 West Virginia @ Oklahoma TBD

Saturday Oct. 26

Auburn @ LSU TBD
 Arkansas @ Alabama TBD
 Boston College @ Clemson TBD
 Syracuse @ Florida St. TBD
 Miami (FL) @ Pittsburg TBD
 Oklahoma @ Kansas St. TBD
 Notre Dame @ Michigan TBD
 Penn State @ Michigan St. TBD
 Wisconsin @ Ohio St. TBD

Saturday Nov. 2

Mississippi @ Auburn TBD
 Georgia @ Florida
 Miami (FL) @ Florida St. TBD
 Virginia Tech @ Notre Dame 1:30 PM

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Local Restaurant Pro: Ron Green

Another Broken Egg and The Beach House

By RITA L. SHERWOOD

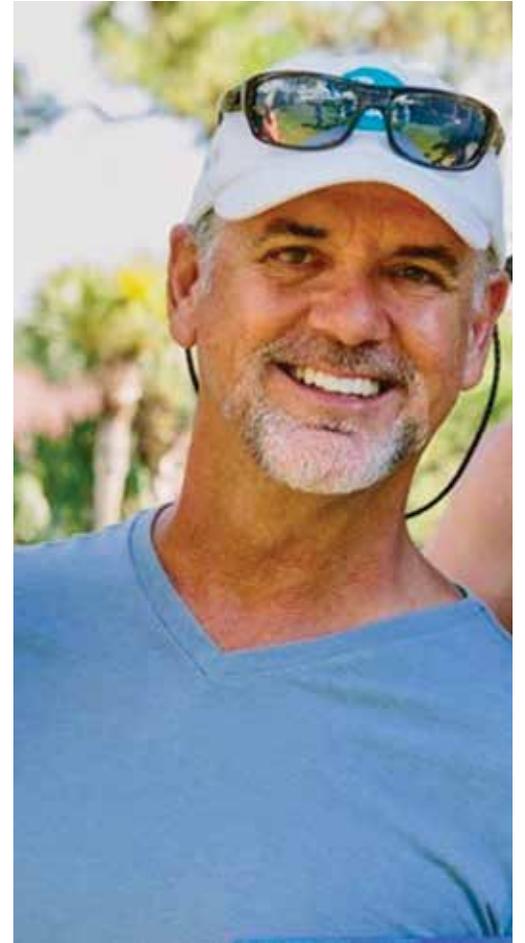
A local Fort Walton Beach native who had 24 years experience in engineering decided to open The Broken Egg Café in 1996 in a century old cottage in Old Mandeville, Louisiana, of all places. When asked why he

wanted to get into the restaurant business, he says, "I never got good service and the food was always greasy." Memories of his mom cooking with love and how that pleased everyone, coupled with the subpar quality of food and service, inspired him to do

it better. After extensive research of the top breakfast and brunch recipes, some tweaking, and the addition of a liquor license, his dream of opening a more up-scale breakfast, brunch, and lunch concept was realized. After just four months of business, 2

hour waits were acceptable, and local residents lined up to taste the award-winning menu.

Continued next page



BIG 10	Oct 5	Oct 12	Oct 19	Oct 26	Nov 2	Nov 9	Nov 16	Nov 23
Illinois	@Minnesota	Michigan	Wisconsin	@Purdue	Rutgers	@Mich St	OPEN	@Iowa
Indiana	OPEN	Rutgers	@Maryland	@Nebraska	@Indiana	OPEN	@Penn St	Michigan
Iowa	@Michigan	Penn St	Purdue	@N. Western	OPEN	@Wisconsin	Minnesota	Illinois
Maryland	@Rutgers	@Purdue	Indiana	@Minnesota	Michigan	@Ohio St	OPEN	Nebraska
Michigan	Iowa	@Illinois	@Penn St.	Notre Dame	@Maryland	OPEN	Michigan St	@Indiana
Michigan St.	@Ohio St	@Wisconsin	OPEN	Penn St	OPEN	Illinois	@Michigan	@Rutgers
Minnesota	Illinois	Nebraska	@Rutgers	Maryland	OPEN	Penn St	@Iowa	@N'Western
Nebraska	@N'Western	@Minnesota	OPEN	Indiana	@Purdue	OPEN	Wisconsin	@Maryland
Northwestern	@Nebraska	OPEN	Ohio St (10/18)	Iowa	@Indiana	Purdue	U Mass	Minnesota
Ohio St.	Michigan St	OPEN	@N'Wem (10/18)	Wisconsin	OPEN	Maryland	@Rutgers	Penn St
Penn St.	Purdue	@Iowa	Michigan	@Michigan St	OPEN	@Minnesota	Indiana	@Ohio St
Purdue	@Penn St	Maryland	@Iowa	Illinois	Nebraska	@N'Western	OPEN	@Wisconsin
Rutgers	Maryland	@Indiana	Minnesota	Liberty	@Illinois	OPEN	Ohio St	@Mich St
Wisconsin	Kent St	Michigan St	@Illinois	@Ohio St	OPEN	Iowa	@Nebraska	Purdue

SEC	Oct 5	Oct 12	Oct 19	Oct 26	Nov 2	Nov 9	Nov 16	Nov 23	Nov 30
Alabama	OPEN	@A&M	UT	ARK	OPEN	LSU	@MSU	W Carolina	@AUB
Arkansas	OPEN	@UK	AUB	@BAMA	MSU	W KENT	OPEN	@LSU	MIZZ
Auburn	@UF	OPEN	@ARK	@LSU	OM	OPEN	UGA	Samford	BAMA
Florida	AUB	@LSU	@SC	OPEN	*UGA	VAN	MIZZ	OPEN	FSU
Georgia	@UT	SC	UK	OPEN	UF	MIZZ	@AUB	@A&M	@Ga Tech
Kentucky	OPEN	ARK	@UGA	MIZZ	OPEN	UT	@VAN	UT Martin	Louisville
LSU	UTAH St	UF	@MSU	AUB	OPEN	@BAMA	@OM	ARK	A&M
MSU	OPEN	@UT	LSU	@A&M	@ARK	OPEN	@BAMA	Abilene	*OM
Missouri	Troy	OM	@VAN	@UK	OPEN	@UGA	UF	UT	@ARK
Ole Miss	VAN	@MIZZ	A&M	OPEN	AUB	N MEX St	LSU	OPEN	*MSU
SC	OPEN	@UGA	AU	@UT	VAN	APP St	@A&M	OPEN	Clemson
Tenn	UGA	MSU	@BAMA	SC	UAB	@UK	OPEN	@MIZZ	VAN
TX A&M	OPEN	BAMA	@OM	MSU	UTSA	OPEN	SC	@UGA	@LSU
VAN	@OM	UNLV	MIZZ	OPEN	@SC	@UF	UK	ETSU	@UT

ACC	Oct 5	Oct 12	Oct 19	Oct 26	Nov 2	Nov 9	Nov 16	Nov 23	Nov 30
Boston C	@Louisville	OPEN	@NC ST	Clemson	@Cuse	FSU	OPEN	Notre Dame	@Pitt
Clemson	OPEN	FSU	@Louisville	Boston	Wofford	@NC State	Wake	OPEN	@SC
Duke	PITT	Ga Tech	@VIR	@N Carolina	OPEN	Notre Dame	Syracuse	@Wake	Miami
Florida St	OPEN	@Clemson	@Wake	Cuse	Miami	@Boston	ASU	OPEN	@UF
Ga Tech	N Carolina	Duke	@Miami	OPEN	Pitt	@Virginia	Vir Tech	NC State	Georgia
Louisville	Boston	@WAKE	Clemson	Virginia	OPEN	@Miami	@NC State	Cuse	@UK
Miami	Va Tech	@VIR	Ga Tech	@Pitt	@FSU	Louisville	OPEN	FIU	@Duke
NC State	OPEN	Cuse	@Boston	OPEN	@Wake	Clemson	Louisville	@Ga Tech	NC
NC	@Ga Tech	OPEN	@Vir Tech	Duke	Virginia	OPEN	# Pitt	Mercer	@NC State
Syracuse	OPEN	@NC ST	Pitt	@FSU	Boston	OPEN	@Duke	@Louisville	Wake
Pittsb	@Duke	OPEN	@Cuse	Miami	@Ga Tech	OPEN	@NC	@Vir Tech	Boston
Virginia	OPEN	@Miami	Duke	@Louisville	@N Carolina	Ga Tech	OPEN	Liberty	@Va Tech
Virg Tech	@Miami	RD Island	N Carolina	OPEN	@Notre Dame	@Wake	@Ga Tech	Pitt	@Virginia
Wake	OPEN	Louisville	FSU	OPEN	NC State	@Vir. Tech	@Clemson	Duke	@Cuse

LOCAL HIGH SCHOOLS



CHOCTAW HIGH SCHOOL

Oct. 4	Bye		
Oct. 11	Arnold	7 PM	Away
Oct. 18	Pine Forest	7 PM	HOME
Oct. 25	Pensacola Catholic	7:30 PM	Away
Nov. 1	Fort Walton	7 PM	HOME



FORT WALTON BEACH HS

Oct. 4	Gulf Breeze	7 PM	Away
Oct. 11	Booker T. Washington	7 PM	Away
Oct. 18	Escambia	7 PM	HOME
Oct. 25	Bye		
Nov. 1	Choctaw	7 PM	



NICEVILLE HIGH SCHOOL

Oct. 4	West Florida	7 PM	HOME
Oct. 11	Tate	7 PM	HOME
Oct. 18	Chiles	7 PM	Away
Oct. 25	Leon	7 PM	HOME

RON GREEN

continued from previous page

Fast-forward two years, Ron green convinced his brother to partner up and open the first Another Broken Egg in Destin, and the rest is history.

Realizing that franchising was his path to success, Ron trademarked the name, hired a franchise attorney and a marketing expert to kick start the process. From 1998 to 2002, he opened three more licensed restaurants and then launched Another Broken Egg of America, Inc. as a national franchise company.

To date, there are 68 Another



Broken Egg restaurants across 18 states, with another 6 openings in the near future. They're the largest franchisor in the country for a breakfast, brunch, and lunch concept with a full liquor license. Ron says, "I never got into the restaurant business to make money, I just wanted to please people and elevate their

dining experience," and that he does.

Ron always wanted to open a beach bar/restaurant, and he got his opportunity in 2014. Taking over the old Elephant Walk in Sandestin, and after a complete renovation, he opened The Beach House, a casual, "come as you are straight from the beach," restaurant in Sandestin. Here it's all about fresh fish, refreshing cocktails, and live music with a killer Gulf front view. As Ron says, "People will always come back if you treat them right," sounds like this local man has the recipe for success.

Check out the award winning best breakfast on the Emerald Coast (2000-2018), Another Broken Egg, at Grand Boulevard and the Village of

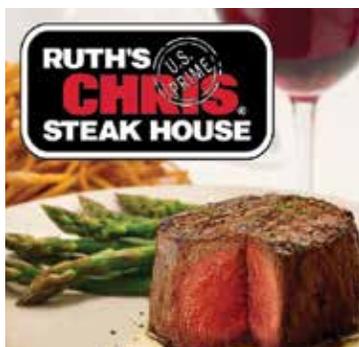
Baytowne Wharf and the Gulf front restaurant, The Beach House in Sandestin, you won't be disappointed.

Dining For A Cause

Ruth's Chris Steak House at Silver Shells Resort in Destin will host its 7th Annual Fall Wine Walkabout to benefit Mattie Kelly Arts Foundation's Community Outreach programs on Thursday, November 14 from 5:30 p.m. to 7:30 p.m. in the East Bar and Courtyard.

The Mattie Kelly Arts Foundation (MKAF) - a not-for-profit charitable arts organization founded in 1995, is Northwest Florida's champion of cultural arts and arts education for all.

Chef Ruston Johnson has created a special menu featuring multiple culinary stations with heavy hors' d'oeuvres paired with select fine wines courtesy of a variety of distributors. CEO Marcia Hull stated, "Once again, Mike Sable's team at Ruth's Chris stages an impressive culinary event as a valuable supporter of the arts. This annual event provides an opportunity for our members and art enthusiasts to learn the impact of MKAF's cultural contributions to sustain a thriving arts and culture community for our residents and visitors." Live entertainment will feature the award-winning soul and jazz artist, Jones & Company.



Returning again this year, "Bubbles & Baubles," will allow patrons to enter to win a variety of eclectic and fine jewelry from local artists and jewelers, along with a complimentary champagne tasting.

Supporters can enter an amazing charity raffle where all will have an opportunity to win packages and exciting experiences. The MKAF Wine Pull has become a popular feature at this event that includes a collection of multiple bottles of fine wines donated from wine enthusiasts, private wine cellars, distributors and restaurants. Purchase numbered wine corks to match your winning bottles

of wine. Please contact MKAF at 850-650-2226 to donate cash or wine to the Mystery Wine Pull or to the Bubbles & Baubles.

Tickets are \$50 per person or \$40 for MKAF members and available to purchase online at www.MattieKellyArtsFoundation.org. Proceeds will fund the Foundation's community outreach mission to provide cultural outreach programs serving K-12 students, adults and children with special needs, at-risk youth, and active/veteran military suffering from visible and invisible injuries in the community.

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Third Planet Brewing Company October Events

- Oct. 4** - Oktoberfest 5-9 pm (1400 John Simms Pkwy Location)
- Oct. 5** - Shrimp Boil by Willingham Seafood & Beach Boogie band 6-8 pm (1400 John Simms Pkwy location)
- Oct. 12** - Rockers4Life Band 6-9 pm (1400 John Simms)
- Oct. 18** - 90's Party at the Mothership! 6-9 pm (1400 John Simms)
- Oct. 19** - Duchess Band 6-9 pm (1400 John Simms)
- Oct. 26** - Halloween Party with Dana Pointe Band 6-9 pm (1400 John Simms)

850-424-4257 | 3rdPlanetBrewing.com

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Niceville, FL 32578

Mon. 4-8 pm - Tues. & Weds. 4-9 pm
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Destin Dining, Entertainment, Music & Specials

Bric a Brac

SPECIALS...

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

MUSIC...

Live Entertainment...

Wednesday: Solo Musician

Thursdays: Karaoke - 7pm

Fridays: Jones & Company - 7pm

Saturdays: Teal Magnolias - 7pm

Late Night! 11pm - 4am

Latin Night Fridays & Saturdays

Music and Dancing Upstairs/Downstairs

Brotula's Seafood House & Steamer

SPECIALS...

HAPPY HOUR Monday - Friday from 2 - 5pm

Wine-Down Wednesday 4pm to close

Featured Wine by Glass Specials / 15% OFF all Bottles of Wine

LADIES' NIGHT SATURDAYS 6pm to close

Half-price select wines by glass / \$5 Well Cocktails

Sunday FunDay 11am - 2pm

\$12.95 Bottomless Mimosas

\$5 Bloody Marys & Margaritas

Boathouse Oyster Bar

SPECIALS...

Daily Lunch Specials M-F \$9.99

Slacker Sunday Oyster Brunch - 11am

MUSIC...

OCTOBER LIVE MUSIC LINE-UP

Mondays: Cole Jordan - 5pm | Roshambo - 9pm

Tuesdays: Kyle LaMonica - 4pm | Austin Jennings - 8pm

Wednesdays: Shane Curle - 4pm | Hayes and Howard - 8pm

Thursdays: Rusty Hammerstein - 4pm | Austin Jennings - 8pm

Fridays: Jason Findley - 4pm | Jason Clark - 8pm

Saturdays: Kelly Byrd - 12pm | Rusty Hammerstrom - 4pm & Gunner - 8pm | Gunner - 8pm

Sundays: Kelly Byrd - 12pm | Jason Findley - 4pm | TBD - 8pm

excuse for a midweek break!

THE LAST TUESDAY OF EVERY MONTH

LADIES NIGHT OUT

Grab the girls and join us the last Tuesday of every month for a four-course dinner for just \$30 per lady, plus \$5 cocktail and wine specials all night long!

Every Monday Night!

BARE NIGHT - BAR AND RESTAURANT EMPLOYEE NIGHT

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

MILITARY APPRECIATION 10% off all food every night.

La Famiglia Restaurant

SPECIALS...

Lunch Menu starts at \$7.99

Wine Down Wednesdays

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

3rd Planet Brewing

FRESH, LOCAL BEER WITH A FOCUS ON COMMUNITY

3rd Planet Brewing started with a passion for beer. Everything on tap is either a signature 3rd Planet beers or a beer sourced from other local breweries.

See what we're pouring fresh from our taps:

~ Dank Side of the Moon

American IPA | 7.5%

~ Crow Cream Ale

Blonde Ale | 5.5%

~ Bluewater Hefeweizen Blonde | 5.8%

~ Panhandle Pale Ale

Pale Ale | 5.9%

~ Choctaw-hoppee IPA

India Pale Ale | 7.2%

~ Bear Creek Bramber

English Brown | 6.0%

~ Boggy Bayou Stout

Stout | 4.8%

~ Postal Point Porter

Porter | 8.0%

~ Turkey Creek Tripel

Tripel | 8.5%

Events:

Mon, Oct 07

3rd Planet Brewing - **The Mothership**

Niceville Home Brew Club Monthly Home Brew Meeting & Competition.....

Monthly home brew club meeting and 3rd Quarter Club Competition. Judged beers must be brewed with at least 60% wheat. Everyone is welcome to attend.

Entertainment: Trivia Night

~ Come join 3rd Planet for weekly trivia every Tuesday from 6:30-8:30 at the Mothership. Arrive early and make sure you get a table!

~ Music Bingo at the Launchpad

Music Bingo every Thursday starting 6:30 - 8:30.

Music:

Sat, Oct 05 | 3rd Planet Brewing - The Mothership

Beach Boogie Band

Great local brew and band! Fun times for the whole family with dance music from the 60s and 70s!

~ **The Launchpad**

120 Partin Dr N

Niceville, FL 32578

Hours

Sunday - Tuesday | Closed

-Trivia now at the Mothership on Tuesdays

Wednesday | 4:00-8:00pm

Thursday | 4:00-9:00pm

Friday - Saturday | 4:00 - 10:00pm

~ **The Mothership**

1400 E John Sims Parkway

Niceville, FL 32578

Hours

Sundays | Closed

Monday | 4:00 - 8:00pm

Tuesday - Wednesday | 4:00 - 9:00pm

Thursday - Saturday | Noon - 10:00pm



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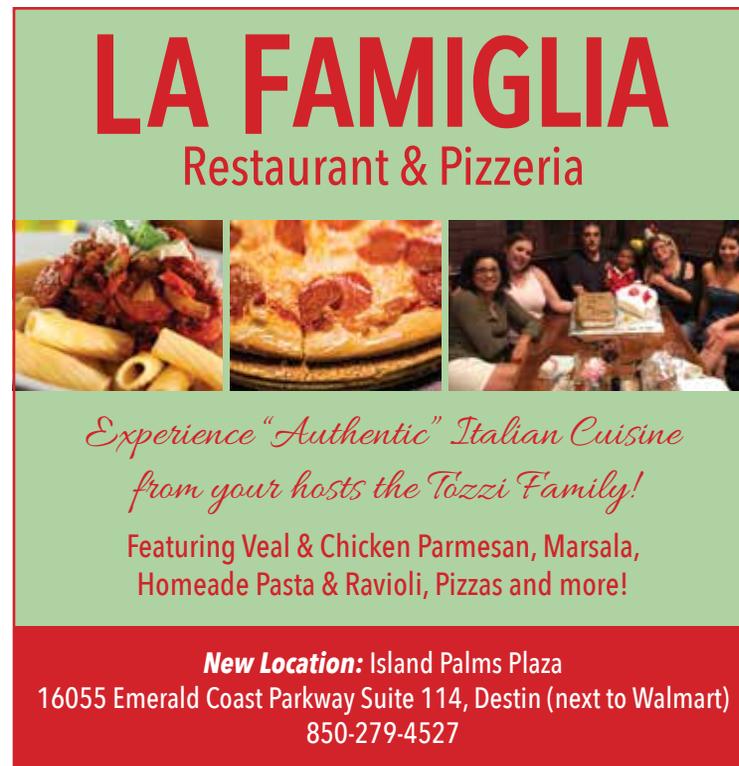
FREE Homemade Smoke Tuna Dip
w/purchase of 2 Adult Entrees (limit 1 per table)

LIVE ENTERTAINMENT

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

11 pm to 4 am
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Off the Hook



continued from page 1

tournaments along the Emerald Coast. The rodeo is monthlong, from October 1st-31st, and about 30,000 anglers compete each year.

The weigh-ins happen on the docks behind AJs Seafood and Oyster bar, located on the Destin Harbor. They are free to the public and are open daily from 10 a.m.-7 p.m. To participate, charter boats and private boats must be registered at least 24 hours prior to weighing in a fish. There are no fees for anglers fishing on a registered vessel (private or charter) and shore fisherman can participate by simply bringing their catch to the scales. Fish by kayak, paddleboard, pier, bridge, jetty, shoreline and surf – whichever you prefer. Another fun note: every child who enters a fish in the Destin Rodeo that weighs 11lb or more will receive a free rod and reel, along with a certificate.

If you're planning to make a trip down to the docks, expect to see a broad spectrum of fish being weighed in. From Shark to Amberjack, Grouper to King Mackerel, Tuna to Marlin, the rodeo has it all. According to the Destin Rodeo website, "Virtually every gamefish is recognized with awards during the Rodeo." Rodeo anglers are competing for more than \$100,000 in cash and prizes, awarded for both daily and overall large catches.

Most anything caught in the Gulf of Mexico can be weighed in at the Destin Fishing Rodeo, which means there have been a variety of off-the-wall catches to make the scales including alligators, rattle snakes, grandfather clocks, dead deer, and even a drone caught underneath the Destin Bridge. Bruce Cheves has been the Rodeo Weighmaster on the docks for almost 30 years and he feels like he's seen it all.

2018 marked the 70th year for the Destin Fishing Rodeo and a few changes were made to the leaderboard, including bringing Amberjack back for



the first time since 2013. They also removed Sharks from the daily boards, reserving those weigh-ins for Shark Saturdays and Mako My Day Divisions only.

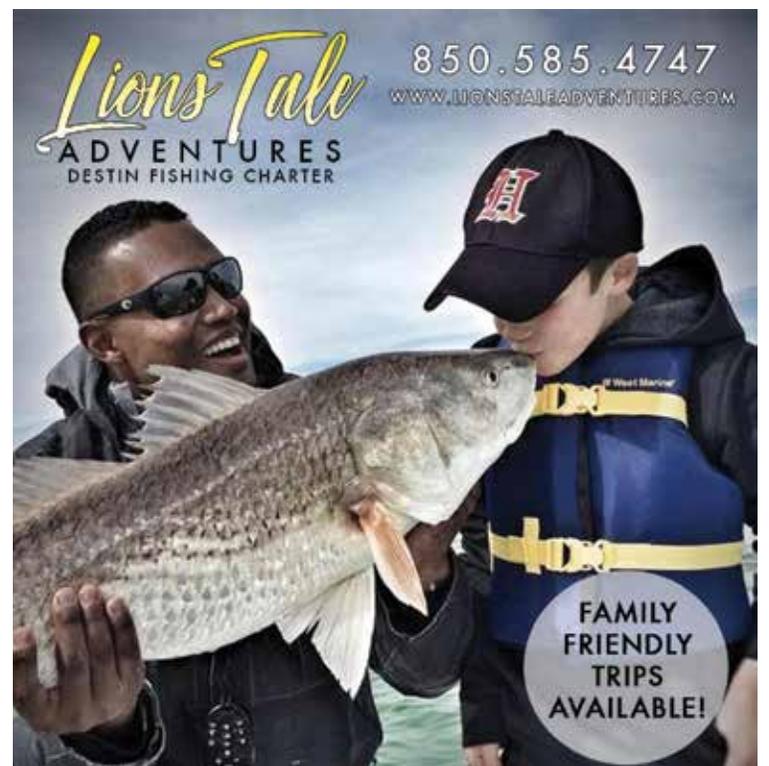
Even if you're not a fisherman, the energy level and excitement that comes from being at the docks for weigh-ins is like nothing else we've ever experienced. Boats back into the

scales, pull the fish from their boat while the announcer hypes up the crowd. Fish are strung up on the scale while the crowds cheer and applaud the boat and their team. For the best seat in the house, get there early, grab a few beers and snag a seat on the

bleachers by the leaderboard or above on AJs upper deck.

Halloween on the Harbor will signify the end of weigh-ins on Wednesday, October 31,

RODEO
continued next page



BOATHOUSE OYSTER BAR

A Locals Favorite For Over 30 Years!




OCTOBER LIVE MUSIC!

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

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

**288 Harbor Blvd, Destin
(850) 837-3645**

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

 Fishing

RODEO

continued from previous page

when the captains, anglers, volunteers, and even Miss Destin will be dressed in their favorite costumes. Everyone is invited to partake in the fun!



Cali Hlavac is founder of To Do In Destin and Silver Shade Studios. As a Destin Life columnist and member of the social media team, Cali helps to create a strong brand, along with a strong online presence. You can reach Cali at cali.hlavac@gmail.com.

2019 Miss Destin: Brooke O'Keefe

Hello! My name is Brooke O'Keefe, and I am honored to represent my hometown as Miss Destin 2019. Fulfilling this title has been a dream of mine since I was old enough to walk along these docks. My parents are Amy O'Keefe and the (late) Stephen O'Keefe. I have an older brother, Tanner, and younger sister, Whitney. Faith and Christianity are a large part of my life. On Sundays, my family and I attend Shoreline Church. I currently go to Fort Walton Beach High School and will be graduating in 2020.

Growing up in Destin, I have absolutely fallen in love with its beaches and anything to do with the water. One thing I admire about this city is that the locals enjoy doing the same things as the visitors, and it never gets old! Going on a boat ride, no matter the time of day, continues to be one of my favorite things to do. My father used to take me down to a dock near our house and teach me how to fish. Since then, you won't find me hesitating to pick up a slimy piece of bait.

October is hands down, my favorite month of the year. This means that the Destin Fishing Rodeo is back up and running. Every year, I stock up on my rodeo shirts and I even have a little collection going. Remember to get yours! This year it will be extra special for me because I get to be a part of it every day. I hope to see you down there, and maybe you'll even bring me a fish to weigh-in.



THE MANY FACES OF AJ'S IN OCTOBER...

**DAILY WEIGH-INS
OCTOBER 1ST - 31ST
WATCH FROM OUR
DOCKS...
10AM-7PM**

**A LITTLE
SOMETHING FOR
EVERYONE,
EVERY DAY OF
THE WEEK!**

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Rodeo Know How

What to Expect: Anglers fish aboard boats registered in the Destin Fishing Rodeo. And you can watch for FREE, by gathering around the scale on the historic Destin Harbor docks behind AJ's Seafood and Oyster Bar in Destin from 10 a.m.-7 p.m. daily during the entire month. You'll get to see a broad spectrum of fish being weighed in—from Sharks to Amberjacks, Grouper to King Mackerel, Tunas to Marlin, the Rodeo has it all. According to the Destin Rodeo website, "virtually every gamefish is recognized with awards during the Rodeo." Rodeo anglers are competing for more than \$100,000 in cash and prizes, awarded for both daily and overall catches.

To Participate: You can register your charter boat or private boat up to 24 hours prior to weighing in a fish. Or, there is no entry fee for an angler fishing on a registered vessel (private or charter); just book your fishing trip with one of the registered boats and your tournament entry is FREE. Shore fishermen can participate by simply bringing their catch to the scales. You can also fish by kayak, paddle board, pier, bridge, jetty, shoreline and surf – whichever you prefer! Even your children can join in the fun! Each child who enters a fish in the Destin Rodeo that weighs 1 lb. or more will receive a rod and reel, along with a participation certificate.





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OCTOBER 4 - OCTOBER 6. The Destin Seafood Festival. AJ's & the Destin Fishing Rodeo will be right in the heart of this year's Destin Seafood Festival, hosted along the beautiful Destin Harbor Boardwalk. Come join a weekend full of fun and excitement along the docks.

OCTOBER 6. Rodeo SK Run. Please contact Kimmie 850-496-0590 for more info. Proceeds to benefit Miss Destin Scholarship Fund.

OCTOBER 14. Kids Fall Movie Festival. 12 - 2 pm School is out and we have just the thing to keep the kids entertained. We will be showing a FREE movie on our famous Jumbotron, kids will be treated to hot dogs, popcorn, and snow cones. Following the Kids' Fall Movie Festival we invite everyone to stick around and watch the Destin Fishing Rodeo Weigh-Ins out on the back docks.

OCTOBER 20. AJ's Mullet Toss-Off. watch this years' Mullet Toss winners battle it out one final time for the GRAND PRIZE. Get entered by winning one of our weekly competitions ... every Sunday evening on the upper deck.

OCTOBER 26. Adult Halloween Costume Contest. After 10 pm. CASH PRIZE, the craziest costumes, great live music and the traditional AJ's atmosphere make AJ's Club Bimini the best place to play "dress up" this Halloween.

OCTOBER 31. S.I.N. Halloween Costume Contest. After 10 pm. We're going at it for round two of our famous costume contest on Halloween night! Follow us on facebook for more details and info on this year's GRAND PRIZE.

OCTOBER 31. FINAL NIGHT Wear your costume and join Rodeo Captains, Anglers, Judges, Miss Destin and Staff as the docks are transformed into a Halloween Party for everyone. Come watch the last weigh-ins and enjoy fireworks afterwards, as we close out another spectacular year of the Destin Fishing Rodeo.

OCTOBER 31. Michael Jackson tribute Concert. 8 pm Jumbotron Stage

NOVEMBER 1-3. AJ's Big Mac Classic Fishing Tournament. Join us on the AJ's Docks as we help Ronald raise funds for the Ronald McDonald House of Northwest Florida. Registration is Friday Night starting at 4PM, followed by the Captain's Dinner at 6PM. Weigh-ins on Saturday and Sunday out back on the docks behind AJ's. Awards ceremony Sunday with cash prizes totaling over \$15,000.

NOVEMBER 2. City of Destin Pinfish Tournament. Registration at 8 am. Attention all youth anglers under the age of 14, the City of Destin will host its 19th Annual Pinfish Classic, on AJ's docks! Come join in on the fun!

NOVEMBER 3. 71st Annual Destin Fishing Rodeo Awards 4 pm.



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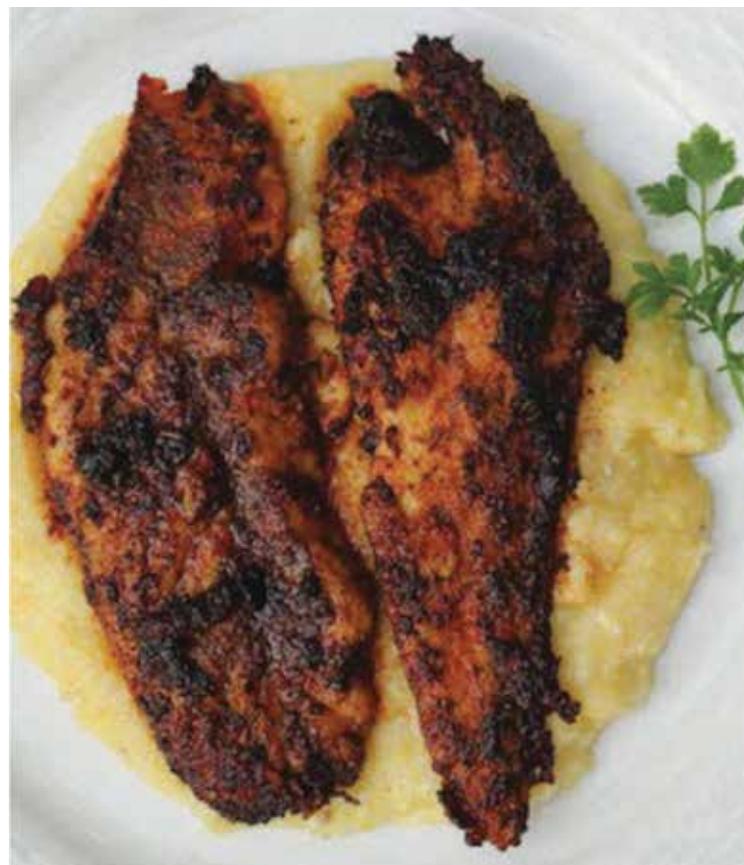
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Catch It! Cook It!



When you've caught your "catch" at the Destin Fishing Rodeo, try this recipe for the most scrumptious meal!

Blackened Redfish

- 1 tablespoon paprika
- 2 1/2 teaspoons salt
- 2 teaspoons onion powder
- 2 teaspoons garlic powder
- 1 1/2 teaspoon cayenne pepper
- 1 teaspoon dried oregano leaves
- 1 1/2 cups unsalted butter, melted
- 6 freshly-caught Redfish Filets, 8 to 10 ounces and about 1/2-inch thick

METHOD

In a small bowl, combine the spices. Mix well. Set aside. Place a large cast-iron skillet over high heat on our outdoor grill or fish cooker until very hot, about 10

minutes. If you do this in the house – open all the windows, turn on the fans and let the fire department know you're just cooking dinner!

Meanwhile, pour 2 tablespoons of melted butter in small serving dishes; set aside and keep warm. Pour the remaining butter into a shallow bowl. Dip fish fillets in the butter so that both sides are well coated. Sprinkle the spice mix evenly on both sides of the fish, patting it in, then add some more and pat again.

When the skillet is heated, place the fish inside without crowding and pour about 1 teaspoon of melted butter on each filet. Cook until the bottom looks charred, about 2 minutes. Turn the fish over and again pour a little more of butter on top; cook until done, about 2 minutes more. Serve immediately with the melted butter. Serve with Smoked Gouda Grits and a salad!



71ST ANNUAL DESTIN FISHING RODEO

MEET MISS DESTIN: BROOKE O'KEEFE
SHARK SATURDAYS + RODEO HISTORY

WEIGH-INS EVERYDAY 10AM – 7PM @ THE MARINA
@ A.J.'S SEAFOOD & OYSTER BAR, DESTIN, FLORIDA

OCTOBER
1ST – 31ST
2019

Sacred Heart Hospital Creating Area's First Level II Neonatal Intensive Care Unit

Sacred Heart Hospital on the Emerald Coast, part of Ascension, one of the nation's leading nonprofit and Catholic health systems, is creating the county's first Level II neonatal intensive care unit. The 10-bed NICU is scheduled to open in January 2020.

Level II NICUs are for infants born prematurely at 32 weeks or later who weigh more than 3.3 pounds. They often care for babies who have some health prob-

lems but are expected to improve quickly and are not expected to need urgent specialty care. The comprehensive group of caregivers will include board-certified neonatologists (pediatricians with specialized training in the care of critically-ill infants), neonatal nurses, immunologists and nutritionists along with a team of specialized nurses, support staff and volunteers.

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 Wellness

How to Raise a Healthy Eater



BY MELANIE STEWART

First of all, I appreciate the questions you've been sending in and will do my best to cover your areas of interest. This month's question has to do with how to raise a healthy eater. I've heard many parents describe their children as picky eaters who will only tolerate a very limited menu of foods. While I understand there are some kids who suffer from texture issues, I would challenge that

children eat what they are allowed to eat. When we offer children options, they choose options!

Consider the different cultures and the kids who live within those environments. Kids in Japan typically eat vegetables, fish and seaweed; kids in India eat vegetables and lentils; in Korea, kimchi (pickled vegetables); children in Africa eat local fruits and vegetables, cassava and millet; Middle Eastern children are raised eating local fruits and vegetables, hummus and barley. By contrast, many American kids are sustained on sugar laden cereals, pb&j, chicken nuggets, mac n' cheese, pizza and hot dogs.

Now consider this: A study revealed that beggars in India showed less nutritional deficiency than our American teens because despite the fact that they may not get a lot of food, the food they eat is real while our children are consuming an abundance of gar-

bage. Among our children and adolescents, 33% are overweight and a staggering 75% meet the definition of malnourished.

When it's time to introduce solid foods, make it easy! Babies don't demand variety so you don't need to plan elaborate menus. A perfect first food is avocado. This incredibly nutritious fruit contains 20 vitamins and minerals, heart healthy fat, powerful antioxidants and has a mild and soft flavor and texture that babies love. With the exception of cereal (rice or wheat), which I would not introduce until 12 months or later, there is no evidence to support a specific order for introducing new foods. However, it is important to introduce only one new food every 2 - 7 days so that you can determine if your child has a reaction to it.

For my weaning menu, I began with avocado followed by other soft fruits like bananas or cooked

apples. Blending sweet fruits with avocado can help maintain better blood sugar balance and discourage developing a sweet tooth. Next I introduced soft-cooked vegetables like steamed broccoli and carrots, followed by healthy starches like baked yams or potatoes and finally easy proteins (eggs, fish, yogurt, or cottage cheese). As they got teeth, I introduced thinly sliced meat or meatballs made from ground beef, chicken, or turkey.

As the baby transitions to toddler, again keep it simple, nutritious and easy to digest. I suggest limiting meals to only 2 categories and pairing them as follows:

When consuming fruit, the companion food is either a specific healthy fat (avocado, coconut milk/cream or nut butter) or fermented protein (kefir, yogurt or cottage cheese).

When consuming starch (pasta, potato, rice or bread), the companion food is a specific healthy fat (avocado, butter or olive oil) and vegetables.

When consuming animal protein the companion food is always vegetables.

When consuming legumes (beans, lentils, peas), the companion food is whole grains (quinoa, sprouted grain toast, rice), healthy fat (butter or olive oil) and vegetables. Fun fact: combining legumes with whole grains creates a complete protein.

Avoid, reject or, at the very least, delay the introduction of refined foods particularly foods high in sugar. Remember, no baby is born knowing all that's available to eat! They know only what their parents provide and, more importantly, they notice what you model. So make sure you're eating healthy too!

Melanie Stewart has written 2 books for children (Yum Tum, Good Food is Fun! and Yum Tum, We Get it Done!) and one for adults (Yum Tum For Everyone!) all available on Amazon or at: <https://www.yumtumnutrition.com/> All content is commentary or opinion and is protected under Free Speech laws. It's not meant to give individual medical advice or to make any health claims on the prevention or curing of diseases.



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Burning Calories Fishing Style



BY LISA LEATH TURPIN,
HEALTH & WELLNESS COACH

Any movement and activity is good. Especially the kind we LOVE, like fishing! Improve strength, drop unwanted pounds, and increase your positive and emotional outlook. That's what we all want. I encourage people to be active in any way because inactivity is the worst thing you can do to yourself.

Let's take an activity that is so near and dear to our "Destin Life," and, in honor of the annual Destin Fishing Rodeo, take a look into the possible benefits of FISHING.

Depending on what type of

fishing you do, it can actually burn far more calories than you expect. There is an active and inactive part to fishing. Take into account how much you are moving, the strength it takes, the muscles used, etc. Below are some rough calorie estimates for various styles of fishing.

In our area, a popular fishing activity is **Shore Fishing**—the least active, therefore the least calories burned—between 75-100 cal/hr. This will also most likely be the case for bay or boat lure, sit and wait, fishing. You may be able to bump calorie expenditure up a bit if using live bait instead of lures.

Kayak & Paddleboard Fishing is growing in popularity. I believe it's the increase of active people looking for the extra challenge. The benefits of this style of fishing go way beyond calorie burning. Most of the expenditure comes from the act of kayaking or paddling and is probably the fishing activity where the calories are more consistently burned per hour (less idle time). It's estimated between 300-500 cal/hr. Core stability, full body strength, bal-



ance, endurance all play a huge part.

Deep Sea Fishing is a biggie! During active fishing, you can burn upwards of 800+ cal/hr. Those of you who are regular fishermen, either by trade or sport, know the energy, effort, struggle and MUSCLE it takes to reel in any fish of any substantial weight, but think of the large meaty groupers, various beautiful bill fish, colorful mahi-mahi, and the like. So, depending on the duration and intensity of your catch and how many you catch in that outing, you can really get in a good day of exercise! Remember, though, the aspect of beer drinking, which will negate the calorie burning benefits.

Since we are all unique, individual caloric expenditure will vary, but the variety of muscle groups needed to lure in that beauty is not just forearms and wrist. Core muscle strength in the low back, abdomen, upper back, shoulders and arms, especially

biceps, are extremely important. Your ankles, calves and legs are used for stability and power. There's hardly any part of your body not affected when the exciting bite comes to your line. If your muscles are not conditioned for this catch, you might lose it, and it could become just a tale of "the one that got away." Even worse, you could hurt yourself, and my first guess is it'll be your low back or shoulders, maybe a torn bicep.

Do you want to become a more competitive angler? Show off to friends or increase tournament shape? You can practice fishing techniques. But adding an exercise program and healthy diet to

the mix can really bump up your success, making it more fun with fewer struggles. Try pushups, lunges, rowing, back extensions, calf raises, leg raises, ab twists, curling torso movements, planks, bicep curls and cardio. The rowing machine would be an excellent choice, along with twisting exercises to train the core. While reeling in your dream catch, try to engage your abs, thighs and glutes to protect your spine.

For many, fishing is also a great way to relax, reduce stress and improve mental focus! Staying in shape will help you bring home the fish instead of the tales! Be Active, Stay Active and Enjoy Life! #saltlife, #beactive850

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 Wellness

Estrogen In Men Is Dangerous...When It's Too Low!



BY DR. RICHARD CHERN, M.D.
 Are there any men out there who are tired, irritable, have trouble sleeping, headaches, brain fog, dry cracked skin, depression, anxiety, high cholesterol or high triglycerides? These are just some problems associated with low Estrogen levels. As I've discussed previously, testosterone breaks down into estrogen and this estrogen helps to relieve these symptoms and much more. Additionally, Estrogen protects against heart attacks, strokes and some cancers!
 I'm sure you've seen stories about the ripped body builder who drops dead at age 40 from a heart attack! Do you know why this happens? These guys block

their testosterone from converting into estrogen so their testosterone levels can stay abnormally high. They do not die from the elevated testosterone; they die from the low Estrogen! Estrogen works so well to prevent heart attacks that when these younger guys block it for years, they quickly build up plaques in their heart and drop dead.

So, what does that have to do with us non-body builders who don't block their estrogen? Well, low estrogen is nearly as bad as no estrogen. As we age our testosterone drops. Low testosterone means low estrogen. Low estrogen means big problems!

You don't hear about women dying from strokes and heart attacks at 50 years old. Just the men. Why? Low estrogen!

What do we do at The Hormone Restoration Center? Well, we don't put estrogen in men! We add testosterone which helps with testosterone symptoms and estrogen symptoms, because the testosterone will slowly convert into estrogen and then the heart is happy, the brain is happy and we're happy.

Now remember, it's normal for our testosterone and estrogen to fall over time. So, when your doctor says your labs are normal, that does not mean they are optimal!

At The Hormone Restoration Center, we optimize your hormones so you can have optimal health!

Did you know you're risk for Alzheimer's goes up if your testosterone is BELOW 900? Are you going to be happy with a "NORMAL" level of 550? I'm not! Did you know your risk of aggressive prostate cancer goes up when your testosterone is BELOW 840? Are you going to be happy with a "NORMAL" level of 400? I'm not! Did you know that all causes of mortality (that means dead!) goes up with testosterone levels below 600? Are you going to be happy with a testosterone of 375? I'm not! Ask your doctor if a testosterone level of 375 is normal. Ask what an optimal level for health is? They probably won't have an answer.

Of course, women need estrogen, too, and maybe we can discuss that next month. But if your husband is tired, irritable, can't sleep, can't find his wallet, his keys or his reading glasses, then you better get him to The Hormone Restoration Center and let us fix him up. Call us today for an appointment. 850-837-1271.



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Local Football Team Discovers "Cool" Has a Whole New Meaning

When Mosely High School Student Athlete, Jordan Whitely, learned electric Cryotherapy technology was available in the Panhandle, he and his mom made the drive from Panama City to Destin to check it out. What they discovered was much more than Cryotherapy; rather a full-scale center offering the same advanced recovery and performance technologies enjoyed by professional athletes.

As an all-star linebacker and a member of the National USA Football Team, Jordan is laser focused on taking care of his body to stay at peak performance. After a head-to-head hit on the field, Jordan visited CRYO850. "We did localized Cryotherapy on the back of my neck and shoulder and on my head to mitigate any injury to my brain," he said. "I also did Whole Body Cryotherapy to relieve the soreness from Friday's game." Jordan signed up for a discounted Student Membership allowing him access to the center for recovery seven days a week.

Jordan's Dad, Rick Whitely, loved the concept and wanted to give the rest of the team the opportunity to see the center and learn more about recovery options. "I called and asked if they could handle hosting the entire team and they took it to a whole new level," said Rick. "They created an educational event on recovery for these boys at a very affordable price."

The boys were able to experience the full line up of services offered at the center as well as work with local experts for individual attention. Massage Therapist, Richard Slusher, worked one-on-one with every player and athletic trainer; Heather Hill, performed an on-site Stretch Lab teaching pre- and post-game stretching techniques. "The boys put down their cell phones, listened and participated," said Heather. "It was awesome to see them trying new stretches and communicating with each other in the process."

The players were able to experience an array of new recovery methods and also take home new skills and ideas on how to take care of themselves. The afternoon ended with ca-



**Videos of the visit and Whitley's speech on the CRYO850 Performance and Recovery Instagram and Facebook pages.*



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Musing

Lotus Life: The Power of Forgiveness

BY LAUREN CATANESE

Unforgiveness has a way of creeping up on us. One moment your energy is happy, joyful and at peace. Then someone comes around or a certain situation happens and the next thing you notice your mood has completely shifted. Your body might get tense, your smile disappears, and the defenses start to come up. You have been triggered; something in the outside world has illumined a part of you that needs healing. Healing that can only come from within. We can be triggered several times throughout the day. The first step is being conscious that your mood has even shifted. And the best part is that you have the power to change it. Without having to understand on a deeper level we can begin to clear the energy with forgiveness. Forgiveness is not accepting or saying anyone's actions against you are ok. Forgiveness has nothing to do with anyone else around. It's only about yourself. The healing takes place within.



I am sorry, please forgive me, thank you." All you need to do is recite the words either to yourself or out loud. Saying them to God, the Divine, or your higher power; whichever words you prefer to use. Repeating the phrases while thinking about the situation or whomever has lightened the space that needs to heal. Saying it over and over until you feel the energy shift.

This tool is super powerful and can bring healing in many ways. It might not solve all your problems but it will clear away some of the heaviness and bring in clarity, so you make choices that are aligned with your highest-self. You will still have to do some work, but it's part of the process and bridges the gap toward miracles. Carrying around deeper rooted feelings and emotions, some you don't even realize are there until they're "triggered," keeps everyone around you on edge. Letting some of that go in a loving, gentle way, brings more peace and light into your life. A lightness you can feel. Give yourself some

well-deserving peace and lighten your load. Allow the power of forgiveness to lead the way. Happy healing.

tool that has come into my life over the years is called. Ho'oponopono. It is a Hawaiian tool for forgiveness. And its simple enough to do as many times as you feel you need to say it. It is four statements. "I love you,

well-deserving peace and lighten your load. Allow the power of forgiveness to lead the way. Happy healing.

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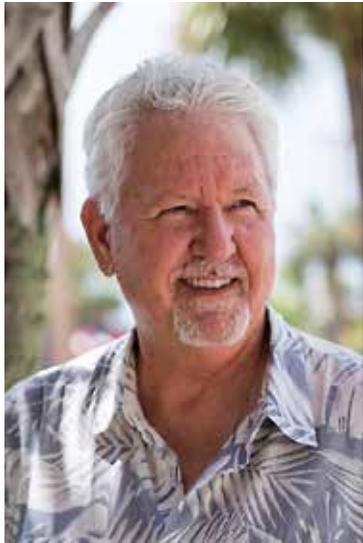
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A Pastor's Ponderings: **Learned at a Cowboy Funeral**



BY DAVE HOLLAND

Sometime back I met a middle-aged couple who decided it was time to come back to church. Mike and Ruth were going through very difficult circumstances - Mike had been given a month to live. During surgery to remove a cancerous tumor in his abdomen, the mass burst spreading death cells throughout his abdominal cavity. It was the day before Thanks-

giving in 2009 and the doctor said he would not make it to Christmas.

Mike came to church thin and weak from chemo treatments and his wife was praying for a miracle. They drove to my church at the time in North Platte from their ranch about 20 miles outside of Tryon, Nebraska. It was an immense distance to travel to attend church, but they seemed to be comforted and encouraged whenever they came. Mike lived over a year from the time he was diagnosed.

My relationship with them was primarily in hospitals and in church. I was impressed with their tenacious, indomitable faith. Mike knew his life was in God's hands. We sometimes sang hymns or read scripture in his hospital room, we always prayed for God's grace. I surmised that they lived a frugal, hard-working rancher's life greatly complicated by Mike's condition. Ruth spoke of chores and cattle, chicken coups and garden—all foreign concepts to

me as I was raised in the urban jungle of Los Angeles.

Ultimately the call came that Mike's fight was over, and he had passed on to his heavenly reward. I was asked to conduct the funeral at Tryon High School. My wife and I made the drive on the appointed day travelling through the Sandhills to where it seemed like civilization ended. This was a place so remote there was not even a telephone pole in sight, it looked like Tonto and the Lone Ranger would come riding over the hilltop at any moment. We finally came to a sign that said, "Tryon population 90." Naturally, I expected to see just a few people at the funeral, some family and a few friends—that's when my education began.

The gymnasium was packed with over three hundred people on that frigid windy day. Big, strong men just off the ranch and lovely stout-hearted women came to pay their respects. They spoke of a Mike I had never known, a neighbor who would drive 20 miles in the middle of



a winter storm to thaw your frozen pipes. Pictures were shown of a person I had not really seen—the rugged rancher who could break horses and drive trucks with 40-foot trailers.

The funeral procession leaving the high school heading to Miller Cemetery was delayed by two cowboys who were driving a herd of cattle across the road from one pasture to another. They were on horses and one had an Indiana Jones whip that he was snapping in the air. They also had a dog barking intermittently at the cows. You don't see many of those in Los Angeles. Later, we returned to the community hall for a meal. The ladies had gone into action and prepared a spread that could

have fed the Nebraska National Guard. I thought I had died and gone to heaven.

What did I learn at the cowboy funeral? I learned that real, rugged neighborly kindness is alive and well. I learned that neighbors are those people who stick together when times are tough, survival often depends on it. I learned that love is defined by kindness and helping people in practical ways. Christian love is not always verbalized in these parts, but it is surely present in the cowboy way.

This is how we have discovered love's reality: Jesus sacrificed his life for us. Because of his great love, we should be willing to lay down our lives for one another. I John 3:16, TPT.

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Musing

Auburn's Man



BY SEAN DIETRICH

In honor of college football season, I want to tell you about the biggest SEC football fan I know. He lives in Monroeville, Alabama, which is your quintessential all-American town. Walk the square and take a trip backward on the timeline. Drive around town. You'll see barbecue joints, a Piggly Wiggly, a Sonic, and a world-famous courthouse.

And you might see Kenny. Kenny is in his late 40s. He lives in the upstairs bedroom of his parents' house. A little about him: Kenny likes dogs, people, food, singing, sports, and hugging anyone within a six-foot radius.

Kenny has Downs syndrome.

There is a touch of gray on his temples, and his face has smile lines. And, if Kenny were to ever donate blood, doctors would discover that he bleeds orange and blue. He is an Auburn University fanatic. "I'm Auburn's BIGGEST FAN!" he says. There's no doubt. He gives me the dime tour of his bedroom—a shrine to the Tigers. There are 17 thousand orange ball caps adorning his walls. Bo Jackson autographs, Gus Malzahn posters, stuffed tigers, eagle figurines, and Shug Jordan coffee mugs. During the tour, Kenny breaks into spontaneous song: "War Eagle! Fearless and true, fight on, you orange and blue..." He finishes his performance by hugging me. Kenny gives good hugs.

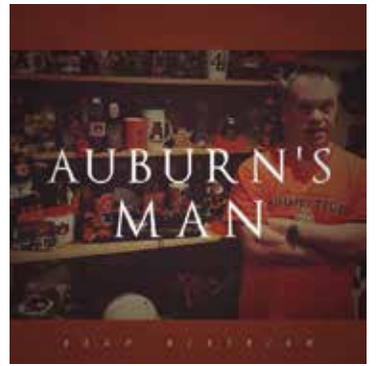
In the corner is an Auburn Christmas tree, weighted with orange ornaments—he keeps it up year round. Auburn bedspreads, throw rugs, drapes, pillows, light-switch covers.

"When we first had Kenny," says his father. "Doctors told us our baby had issues. Told us we'd better let him go and insti-

tutionalize him." Kenny's father informed the doctor they would do no such thing. Instead, the family built their world around their new baby, and loved him. "Raising him was the biggest blessing of our life," says Kenny's father. "We were never

alone, that's part of life in a small town. You're never alone. This community raised Kenny with us."

Kenny spent 20 years finishing school. His teachers supported him, and his peers adored him. Ask around, every-



body and their mother's cousin's aunt loves Kenny.

After Kenny finished high school, he took a job at McDonald's. He worked as a custodian and greeter for 23 years. This is where he became famous. There aren't many people in town who don't know him. That's 23 years of grins, Auburn chants, broom-pushing, laughing, and spontaneous hugs. He retired a few years ago.

"Yeah, I know Kenny," says one local man. "Who doesn't? He's a fixture in our town. Used to walk into McDonald's and he'd greet you and give you a big 'WAR EAGLE!' Sometimes he'd be the only hug I got all day."

Before my tour ends, Kenny digs through a shoebox. The box is filled with Auburn pins and buttons. He gives me a parting gift—a tiger-shaped lapel pin. We hug again, and again, and one last time for good measure.

Then, I remove my hat. I ask if Kenny will sign the bill of my ball cap, which bears the autographs of a few baseball greats, and some others I've met. Kenny's happy to oblige. He grabs a pen, and in oversized letters he writes: K-E-N-N-Y over the name of a well-known short stop.

"My autograph's worth A LOT more money than his," Kenny remarks. "I guarantee you."

He admires his handiwork and grins. Then, he sings in a quiet voice: "War Eagle, fearless and true, fight on, you orange and blue. Go! Go! Go! On to victory, strike up the band. Give 'em hell, give 'em hell..."

Then, we hug, and this time, it's a long hug. Kenny whispers into my ear. "We're friends now, you can write about me in your book or whatever." We shake on it. "Don't forget," he says. "War eagle. Everyday." I won't forget, Kenny.

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Sinfonia Announces Concerts

Sinfonia Gulf Coast recently announced their lineup of concerts for their 14th season featuring award-winning artists including Vanessa Williams, Matthew Morrison and more.

Friday, November 15, 2019: Sinfonia Gala Event: An Evening with Vanessa Williams at The Henderson Beach & Spa Resort, Destin, Florida, at 6 p.m.

Vanessa Williams is one of the most respected and multi-faceted performers in entertainment today. She has conquered the musical charts, Broadway, music videos, television and motion



pictures. She has sold millions of albums worldwide and has achieved critical acclaim as an actress on stage, in film and on television. Join her and her band on the Sinfonia Gala stage at The Henderson Beach & Spa Resort for an unforgettable evening of music to help raise funds

for Sinfonia's music education and community engagement initiatives. Ticket includes valet, VIP reception, cash bar, dinner and performance. For more information, visit SinfoniaGulfCoast.org.

Christ the King Concert Series

Christ the King Episcopal Church kicks off its 5th concert season in October, with Conductor Dr. David Ott presenting a series of four concerts through February of 2020.

"There is no finer place to experience the joys of classical music up close and personal than in the acoustical perfection of Christ the King," Ott said. "We are proud to host these free events for the community."

Sunday, October 27, 2019 - Moller-Fraticello Guitar Duo

The stunning Moller-Fraticello Guitar Duo with this dynamic twosome won first prize in the Concert Arts Competition Foundation of America in 2010. This led to a world-wide tour that brought rave reviews. Moller and Fraticello come from global backgrounds, and have been hailed as "the unique fusion of Swedish perfection and the Argentinian passion."

Sunday, December 1, 2019 - Handel's "Messiah"

Handel's most famous work, "Messiah" premiered in Dublin, Ireland to a widely enthusiastic audience in 1742. A year later, King George rose to his feet at the singing of "Hallelujah." Soloists, chorus and orchestra will come together under the direction of Dr. David Ott on the first day of Advent. Don't miss this special holiday favorite.

Sunday, February 2, 2020 - David Ott and Friends

Enjoy an afternoon of chamber music featuring the best musicians in Northwest Florida.

Sunday, February 16, 2020

- Beethoven's 4th Symphony

Beethoven's 4th Symphony is a work of boundless energy and excitement with surges and restless underpinnings that mark this demanding piece of work. This concert will draw an audience that will fill the sanctuary.

Attendees are urged to arrive early. Doors will open at 2:30 p.m., and concerts will begin at 3 p.m. All concerts at Christ the King are free of charge and open to the public, thanks to the generous support from patrons and church offerings.



Christ the King Episcopal Church is located at 480 North County Highway 393 in Santa Rosa Beach. For more information, call 850-267-3332.

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Kite Film Fest Nov. 9

The 4th annual Kite Film Fest will take place Saturday, Nov. 9th at Club LA in Destin.

The mother/daughter team behind 850 Music & Entertainment, with the support from Rock Destin and Club LA, launched Kite Film Fest in 2016. "Our goal is to create an event to highlight the local film community. For three years we've been a part of many filmmakers seeing their project on a theatre grade screen and sound system for the first time. It's always an honor to be a part of that," says Heather Hedrick.

Kite Film Fest prides itself on simple, inclusive rules that

can be viewed on their official website: www.KiteFilmFest.com.

"We want Kite Film Fest to be a celebration," says Nikki Hedrick. "We want to minimize roadblocks for participation for our local film community and the indie film community at large, it's why we are continuing the tradition of the festival being free to submit and free to attend."

For more information, visit KiteFilmFest.com. Further inquiries can be directed to KiteFilmFest@gmail.com.



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 Arts

Feeling Good About Where We Live

By RON SANDSTEAD,
FLUTTERBY ANTIQUES

Public art displays make a difference in how you feel about

where you live. It doesn't seem to matter whether they are murals, banners, mosaics or statues. It all makes for a prettier, more interesting city. There are many in Destin who believe in this and are working to make it happen.

Part of any project like this is raising money. On January 18, 2020, local artists and sponsors will be honored with a celebration. The 24 original art pieces will be offered for sale in a silent auction. All funds raised in this event will go toward new artwork projects in 2020. La Paz Restaurant in Destin will be hosting the celebration; and the artwork will be on display for a week prior to the event, with silent bidding anytime during that week. On the evening of the 18th, there will be an opportunity to place final bids before the gavel comes down.

Baltimore native Marie Chapman moved to Shalimar with her husband about three years ago. She has always loved art and while in high school was introduced to a variety of art mediums. After a many-year hiatus, she began painting again four years ago. Now that she is retired, Marie stays busy painting, working with clay, and participating with friends in The Arts and Design Society (ADSOS) in Fort Walton Beach.

For her banner art, Marie chose to paint a dreamy seahorse floating among the stars. Surrounded by sea grass, her seahorse has a soft glow and seems to be holding some eternal secret.

Like many artists, Marie says she is very connected to her art. She feels like she is sharing a piece of herself, and as Marie puts it, "that in itself is the miracle of art."

Marie's work can be seen on Facebook and is on display at the Emerald Coast Gallery and Gifts in Destin. It can also be purchased from her website:



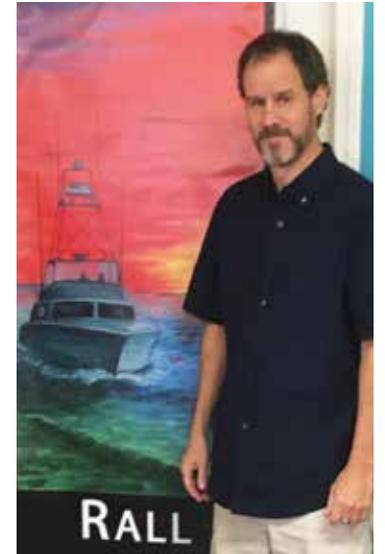
www.mynautilusart.com.

Staten Mitchell Rall, known as Mitch to his friends, wears many hats. He is an author, musician, songwriter, historian and artist.

Meeting him for the first time, Mitch was playing the drums in the praise band at Immanuel Anglican Church. The next week, he wrote a Christian song and performed it while playing a guitar. He currently plays in a fun local band Coastal Groove that plays songs from the 60s

and 70s. On Sundays, he plays at either The Boathouse on the Harbor or Giovanni One89 in Fort Walton Beach.

A few months later, he mentioned he had written a Civil War novel, "True Blue Confederate," which is available for purchase on Amazon. A sequel to his first novel is in the works, as well as several other stories.



Mitch was influenced by his artistic mother and has always loved art. He began drawing at age 15 and started painting 14 years ago. He still does a lot of work with pen and ink but uses acrylics when he paints and his favorite style of art is impressionism.

For his banner art, Mitch painted a fishing boat returning to the docks after a day of fishing. The boat is finely detailed with a beautifully curved hull, fishing tower, and outriggers. It cuts through the waves with a brilliant sunset behind it. His amazing use of colors gives this painting depth and movement. Most people who live here have seen these sunsets -- and they are as spectacular as Mitch's painting.

The project is gradually expanding. In addition to banners on Main Street, banners are also displayed in the parking lot at the Community Center. Also, the project is actively looking for more banner arms to display the retired banners in other locations, like the parking lots of the Destin Library and City Hall. Airport Road is also under consideration. And, original artwork has been displayed on the walls of the Destin Library from the beginning of August until the end of September.

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Exploring Uses for your Required Minimum Distribution

Part I: The Qualified Longevity Annuity Contract



BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

As we approach the end of the year, many of you will be needing to take your Required Minimum Distribution (RMD) from your retirement accounts. That must be done by Thursday, Dec. 31, 2019. You work with your plan provider or financial institution where your retirement plan or IRA is held and complete a distribution, because it is required by the IRS. You can do so by completing a form or through providing instructions to your financial institution.

The RMD typically 1) begins at age 70½ (or April 1st in the year following the year you turn 70½) and 2) takes into account the plan balance from Dec. 31 of the previous year and 3) utilizes the IRS tables for mortality – how long you are expected to live. The number or factor for mortality usually is the divisor into the balance which then determines the amount that must come out. That amount - with some exceptions - is taxable income.

This article further explores utilizing some of your assets in your retirement plan to address concerns you might have regarding finances later in life. One of these that is often heard about is not running out of income. This in part might be addressed through utilizing the Qualified Longevity Annuity Contract (QLAC) with your RMD. It is a way for you to 1) provide for future lifetime income while 2) lowering the taxable amount of your RMD.

Here is how it works: You have the option of moving 25% or \$130,000 from your retirement account (whichever is less) one

time during your retirement into a QLAC. That movement is not taxable, and it also lowers the retirement account balance hence making future payments smaller and the tax owed potentially less on future distributions. Simultaneously the distribution is moved into the QLAC in the form of a deferred income annuity. That is a vehicle that offers fixed income payments. Current rules specify that the annuity must begin making lifetime payments to you no later than age 85. A deferred income annuity can offer fixed payments for life – cannot be outlived while potentially also offering survivor benefits. Many might consider this arrangement as an addendum to your income plan or a personal pension plan as it is individualized for you.

To determine if this is a strategy that might work for you, please see your tax advisor and financial advisor to learn more.

Maurice Stouse is a Financial Advisor and the branch manager of the First Florida Wealth Group and Raymond James and he resides in Grayton Beach. He has been in financial services for over 32 years. His main office is located at First Florida Bank, 2000 98 Palms Blvd, Destin, Fla. 32451 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com.

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in the value of a mutual fund investment. In addition, there are fees and expenses associated with investing in mutual funds that do not usually occur when purchasing individual securities directly. An investment in a money market mutual fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although it seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund. A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and provides a fixed rate of return based on the

terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

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 Business

Boxing, the Machine and Cheese Steaks: Part 1



BY MATTHEW VANDERFORD

I love the movie *Rocky*, my kids love *Rocky*, even my wife kinda likes *Rocky*. I mean she has to, she and her family are from Philly. And you can't be from Philly without being from Philly. That's like asking a zebra to not have stripes – what – are you kidding me?! And there's something about Philly that makes it...well...you know...Philly! There's something about a town that's name means brotherly love, a town that's known for Santa being hit by a snowball on a nationally televised football game, a city marked with one of the most classic sports movies ever made, *Rocky*!! And it's a place you can only get an authentic Chedda Wit. You have no idea how good it is to eat a soft and hot Amorosa bread roll at 2 a.m. when it's filled with chopped up bits of hot and greasy beef, served with sautéed onions and peppers, smothered with a heaping pile of liquid cheddar cheese goodness, topped with ketchup and mus-

tard, while in the heart of South Philly, just a few blocks away from where the iconic scene of the character *Rocky* running in the streets of Little Italy.

The funny thing is, my wife's mom grew up right around the corner from Sylvester Stallone (the actor who played *Rocky*). She, her sisters and cousins used to peek in his basement window to watch his brother Frankie's band practice. And even though I grew up in Jersey, Philly... .A.K.A. *Rocky*... is in my blood too. When I was in junior high, a group of my friends had a sandlot boxing circle. We would get together, watch *Rocky*, and then split one set of boxing gloves between the two of us. One would get a glove for the left hand, and one for the right. It didn't matter if you couldn't use the left as well as your right, you got what you got, and you better make it work. My friends and I would watch the first movie, take turns swapping hooks, jabs and uppercuts, and then walk more than three miles in the snow, just to go and rent *Rocky II* from the local grocery store.

One thing's for sure – Philadelphians really love a good story about an underdog, and that's what *Rocky* is all about. It's about a person who trains his hardest to get the ever living snot kicked out of him - to get up and say I did it – I made it, I went the distance, got beat up, bloodied and against all odds,

did what everyone thought I couldn't, I went all 12 rounds.

So what's all this boxing have to do with insurance you might ask?

Well, to speak on insurance I want to preface what this article is not. This article is not an article to say that insurance companies want to beat you up if you file a claim. What it is about, is understanding that insurance, as I affectionately refer to as "The Machine," is just that, a machine. It's a well thought out, very calculated, and disciplined machine. And this machine, just like in *Rocky IV*, needs to be understood, respected and properly prepared for when filing a claim. Because filing a claim is not personal – it never is. But we take it that way because filing a claim usually consists of things that you hold dear being damaged, destroyed, lost or stolen. Filing a claim is about trying to recover what you've put sweat, tears, blood and years into. So, in a way it does become personal to you, but not to "The Machine."

So before the next article, take a moment and go watch *Rocky* – one or all – you could really binge. But really - go watch it. You'll love it. And if you don't, that's ok too – that's the spirit of Philadelphia – brotherly love. Letting people be people, and then being there for those when they need it most, even if we disagree.

Five Customer Service Truths



Common Sense Solutions
Teresa Allen

and respect people. That may seem to be common sense, but we all have run into people on the other side of the counter who appear to have a bit of contempt for fellow human beings. Hiring is thus a critical success factor. The first seconds of an interview may tell more about a person's ability to perform in a customer service setting than their entire resume.

2. The customer doesn't have to do anything, particularly buy something from you.

We are blessed to have many exceptional service providers on the Emerald Coast who are passionate about serving guests and residents of our area. There are also service providers who are happy to help only as long as the customer says and does the right things at the right time. Unfortunately, that is not how the game is played in today's marketplace of demanding customers. Make sure your team knows that in a competitive market, your customer can choose between many alternatives including those online instead of local. An exceptional service representative is an important business asset.

3. Preventing customer anger beats an apology every time.

Many organizations teach employees how to recover from a service failure. Sadly, far fewer

International Customer Service Week is celebrated every October. Globally recognized customer service expert Teresa Allen recently relocated to the Emerald Coast. We thought it would be great for Destin Life readers to hear her insights on how to build business through common sense customer service!

Customer service truly IS the new marketing and requires laser focus by any successful business. So now is a great time to examine what I believe are five irrefutable customer service truths critical to business success moving toward 2020:

1. Train customer service skills and hire customer service attitudes.

Can you teach anyone to be a great customer service representative? A great trainer should be able to teach skills that bring measurable improvement to your customer service efforts. This is not, however, saying that all people can be brought to the same level. There are certain qualities impacting service that are somewhat innate. If you are going to work in customer service, you should like

Continued next page

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

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Meet Local Pro: Michelle Moore, Currents Resale & Boutique

By RITA L. SHERWOOD

This Birmingham girl who's now a local knows how to spot a good deal on clothes when she sees one. Inspired by her mother who has an amazing fashion sense, but also likes a good bargain, Michelle Moore grew up interested in putting different outfits together, at a very good price. "I would watch my mom and almost envied how she could put complete outfits together so easily," says Michelle. "This really ignited my passion for all things fashion, and when I realized that I didn't love dental school, and the opportunity arose for me to own my own business, it just all fell into place." That's thanks in part to her entrepreneurial dad of course, who found the perfect

location off of Highway 98, and the rest was history!

Michelle says she is trying to break the stigma of a regular consignment store by carrying current, up to date fashionable items and brands that you would see in a magazine. Add to this, a bright, open, airy space, and a handpicked line of new clothing and accessories also for purchase, and you've got a different concept – a resale shop and a boutique combined.

As of right now, the commission split is 50/50 for any fall and winter merchandise brought in until the end of the year, but usually, it's 60/40.

Business is booming for only being open six months, so what's this 26 year old's secret to suc-



cess? She says, "The key is to build relationships with our customers, to have them not only consign with us, but also to shop with us. I really enjoy meeting locals and visitors alike, bonding with them, and offering them a different shopping experience, in a much nicer setting." She goes on to say, "I look forward

to seeing my repeat customers and having them refer us to their families and friends."

Michelle also supports the local non-profit organization Be Generous, which assists women struggling to overcome drug addiction, domestic abuse, human trafficking, homelessness, and other life dominating circumstances. She and customers donate clothing and accessories to these women when consignment items don't sell after 90 days, or if the consignment items aren't accepted.

When asked what her motto would be, Michelle says it's a Bible verse: "She is clothed with strength and dignity, and she laughs without fear of the future," Proverbs 31:25.

And what does the future hold? Michelle says she is expanding Currents Resale & Boutique to include many local handmade items from different vendors.

When she's not working, Michelle loves to go to the beach on Sundays and spend time with her fur baby, Oliver, a golden doodle. You might even find him holding court at Currents sometime, as he's very social and loves everyone. Michelle laughs and says, "I work hard so my dog can have a better life."

Be sure to check out Currents Resale & Boutique at 4507 Furling Lane in Destin, Monday-Friday, 10 a.m.-5 p.m., and Saturday, 10 a.m.-4 p.m.

CUSTOMER SERVICE

continued from previous page

aggressively pursue conflict avoidance strategies. Be obsessed about documenting what can and does go wrong on the customer journey and take steps to avoid such mishaps. An apology is important to preserve a relationship, but it does not make up for inattention to details that would have prevented a poor customer encounter.

4. Customers want to be treated as individuals, not as cattle.

Today's customer wants their entire experience to be custom tailored to their likes and their

life. Study customer journeys of varied types in order to know why your customer buys your product, how and where they buy it, and exactly how they plan to use it. Share this information with your team and your customer service will reach a whole new level. Effective use of social media gives you the opportunity to connect one-on-one with customers today more than ever before at a relatively low cost. Invest in a social media strategy that monitors customer feedback and builds one-on-one customer relationships.

5. Improving your customer service will improve your bottom-line results.

Customer service is not a feel good exercise. A carefully planned and executed customer service strategy will make customers and your staff feel better, but this is not the reason for the endeavor. Customers spend more with companies providing exceptional service, a recent study by American Express says as much as 13%

more! If your sales and bottom line aren't where you would like them to be, look at your investment in the service provided to customers. This must not only include customer service training for customer contact personnel, but also an operational structure that supports their efforts, and a management team that champions the cause.

Teresa Allen has been recognized as one of the world's top customer service

experts by GlobalGurus.org for 4 consecutive years with two years at #1. Author of Common Sense Service: Close Encounters on the Front Lines, Teresa has presented keynotes and training across the U.S. and abroad for 25 years. To learn how Teresa can help your business improve customer service, visit www.AllenSpeaks.com or call 850-460-7105. Mention Destin Life to receive a 20% discount on any program scheduled through March of 2020.

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 Business

The Business of Doing Business



By DANIEL JONES

Every industry has felt a change in the last few years and doing business certainly isn't what it used to be. Many still talk about the good old days when business was done in person and you could trust a handshake deal. But unlike years ago, today you are expected to be available 24/7, immediately know the answer to everything, and have a fabulous Facebook page. Have you been able to keep up with the changes?

According to the Small Business Administration, roughly 80% of businesses make it into their second year, half make it to five years, but only 30% make it to the 10-year mark. It's not always poor management that causes failure; one of the most common reasons a business closes its doors is because it was based on a trend and consumer demand changed. If you think about it, every industry deals with trends; some trends just

move faster than others and businesses drown as the tidal wave of progress passes over them. Have you considered if your business can float when your trend ends?

Here are a few ideas to stay afloat based on things we have learned from insuring business for nearly 40 years:

1. Get your business online.

People enjoy working with someone that is available and local. Large chains even see the importance of a local presence, but the trick is getting people to find you in the weeds of search engine results. We live in a small town but with big town opportunities. Our family business is on its third generation and is lucky to have been around a long time; we benefit from referrals and an extensive list of prior customers, but new businesses can create an online presence that makes it at least LOOK like they've been around a day or two and know what they are doing. There is nothing wrong with that, assuming you do actually know what they are doing, but that can be a tough road. It may be worth enlisting help in creating your website and improving your web presence.

2. Play to your strengths.

With few exceptions, your business doesn't have the luxury

of being the "only one in town" anymore. What keeps people coming to you other than your product? Products change, but wisdom and experience can't be bought or bypassed. So, if you have them, emphasize it! Price remains king and it is certainly annoying when someone will choose another company to do business with over a few dollars. But it might surprise you how many people care about quality and are willing to pay extra for it. Focusing on your strengths ensures a good quality product, helping you build a distinct reputation. Over the years, our business has shifted as insurance products changed, focusing on things we know we do well and referring to others the things we can't.

3. Don't give up.

Quality businesses have a way of sticking around. Cutting corners might save time and money, but a stool with a gimpy leg will eventually fail or no longer be worth the pain it causes. You might not feel like your investment in skilled labor or insurance is paying off, but I can promise that, in the long run, it will have been worth it. Insurance is designed to keep you in business when the Big One comes.

Stability is difficult to achieve in a turbulent business environ-

ment. Staying successful is more about being willing to change when the time is right rather than change for the sake of change. Competition will come and go, tastes will change, and innovations will certainly alter the way

we do business in the future. Insurance should be part of your long-term stability planning and as you keep adapting, you might soon be the one on the cutting edge that others are scrambling to emulate.

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