



DECEMBER 2019  
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# DESTIN Life

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## Did You Know Special Olympics Florida Was Born Locally?

Celebrating 50 Years, 1969-2019

BY LORI LEATH SMITH

Meet our Hometown Hero, local Special Olympics Florida founder Charlie McFarland, who has something in common with Eunice Kennedy Shriver, iconic Special Olympics national founder. Like Eunice, Charlie believes in the spirit and souls of those who have special needs. Even though Charlie passed the baton to current Director Pamela Sparks, another Hometown Hero, for 40 years he committed himself to helping our local athletes pursue their dreams.

Charlie remembers when it all began: In 1968, 20 students from Silver Sands School in Fort Walton Beach attended a national special needs athletic competition established by the Kennedy Foundation. By May 1970, with still no organized sports for special needs athletes in our area, a state game was held in Ft. Walton Beach through the Foundation and



250 athletes from throughout Florida participated. Two months later a state team of 50 Florida athletes, along with 950 additional athletes from the U.S. and Canada, traveled to the first Special Olympics competition held at Chicago's Soldier Field, the national Special Olympics birthplace

founded in 1968. Since then, Okaloosa County has sent delegates to USA, National and World Games. "At first," says Charlie, "all games were held at one time each year. But, later, due to the increase in the number of participants and the desire for the athletes to compete in different sports,

Special Olympics became summer and winter, and then year-round." The first Florida Winter Games were hosted in Fort Walton Beach by Eglin Air Force Base.

**OLYMPICS**  
*continued on page 2*



## Destin's Boats "Deck the Bows"



33rd Annual Holiday on the Harbor Lighted Boat Parade!

BY LORI LEATH SMITH

In most places, it's "Deck the Halls," but for Destin locals, it's "Deck the Bows" with the Holiday on the Harbor Boat Parade, where

**BOAT PARADE**  
*continued on page 28*

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**OLYMPICS**
*continued from page 1*

"In 1985, there was an athlete that wanted to participate in winter games. So, we went to Boone, N.C., and he won a gold medal in Alpine Skiing! He had never skied before, yet won the gold!" chuckled Charlie. "In the early days, we had some celebrities, such the vocal band Alabama, Reba McEntire, Mickey Mantle and others who assisted me with funding to help Special Olympics get started here," says Charlie. "We also have the only non-military flag in the world that has flown into space aboard the space shuttle Discovery in 1985!"

Pamela's initial participation with Special Olympics was as a "Fan in the Stands" as her son, Chase (now a 16-time medalist) and his teammates participated in Special Olympics basketball through Silver Sands School in 2005. As her passion for the athletes grew, Pamela felt led to leave her six-figure profession in 2016 and accept the offer as Okaloosa County Director to give the athletes a voice and grow the program. What's most important to her is the athletes' quality of life. "Sports is secondary," she says. "It's really all about their health and wellness. Special Olympics Florida is a community where everyone has the lifelong opportunity to develop physically, socially and emotionally through sports, wellness and leadership training."



Mickey Mantle



Charlie McFarland and Reba McEntire



Alabama with Charlie McFarland

Special Olympics Florida - Okaloosa County provides year-round sports training and competition to children and adults with and without intellectual disabilities, at no cost to the athlete nor the unified partner. "Locally we offer 18 different sports to athletes ages 8 and up helping to develop their fine and gross motor skills, showcase their talents and help achieve physical fitness—the best of all—athletes



Pictured left to right: 16 time medalist, athlete and Athlete Leader - Chase Sparks; Okaloosa County Director, Special Olympics Florida - Pamela Sparks; Father of Florida Special Olympics, first County Coordinator - Charlie McFarland; Athlete Leader and Medalist Patrick Rosser.



never age out," says Pamela. Local athlete, Ann James, age 61, won her first Gold Medal in 1969 (age 11) in S.C. and 50 years later she just won another Gold Medal at State Swim this past October. "Special Olympics is their life! With multiple teams per sport, it's not one event, but sports, games and competitions that occur almost 365 days a year," Pamela says. "And research shows athletes achieve better academics, gain self-esteem and life skills necessary to be productive, respected and contributing members of our community with increased public awareness of their capabilities and needs."

of training and three levels of competition: County, Area and State Games.

Statewide, the program serves over 54,000 athletes including Unified partner and Young Athletes and Okaloosa County is a great contributor to that growth. Included in our local area are students, unified partners and athletes from several local area middle schools and high schools. The Stem Academy offers Pre-KD for the Young athlete program (YAP) ages 2-7.

In summer of 2022, Disney World will officially host the 2022 Special Olympics USA Games at the ESPN Wide World of Sports Complex Summer of 2022. "This event will mark the largest humanitarian event in Florida's history!" says Pamela. "Additionally, we will celebrate the 50th anniversary of Special Olympics Florida!"

Special Olympics never charges for participation regardless of demographics or economics. "We provide everything from water, uniforms,

equipment, transportation, food and lodging," says Pamela. "Locally we're not government funded; we depend on individual and corporate contributions and fundraising; so, every dollar matters and volunteers are vital as we have no paid staff." One way you can help is by ringing in the New Year with live music, the tribute band of Journey and Bon Jovi, Dec. 31, at Village Door Music Hall at Seaside as casino tables and dealers are brought in from Mississippi! The party begins at 8 p.m. with welcome drink, buffet, \$1000 in chips, poker tables from 8 - 11 p.m. and, of course, a midnight champagne toast! Tickets are \$99 per person. Purchase at [VillageDoorMusicHall.com](http://VillageDoorMusicHall.com). 100% raised benefits Special Olympics Florida. Sponsorship and door prizes are needed.

"Fifty years ago, few knew the potential hiding within people with intellectual disabilities," says Pamela. "Today, our community can witness our athletes thriving, not only on the playing field, but also throughout the community. We challenge you to help us as we continue to grow the number of athletes, strive to provide the highest quality programs and create a more inclusionary world." Please contact Pamela at (850) 264-9901 or visit [specialolympicsokaloosa.org](http://specialolympicsokaloosa.org) for more information or to become a sponsor for the New Year's event.

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# R.I.S.E. Helping the Community Rise Up Together

BY HEATHER BENNETT

In Fort Walton Beach there is a movement to bridge the gap between job openings and skilled laborers. This community, which depends on construction and other skilled labor jobs, will lose a large part of its workforce as the baby boomers in these industries start to retire. At the same time, young adults in this area who have aged out of foster care or have spent time in the Department of Juvenile Justice, need jobs as they learn to transition into adulthood.

R.I.S.E., which stands for recruit, insight, support and educate, is a nonprofit organization in Fort Walton Beach, founded by Pastor Willie Farrow and Kevin Reeves, to support our at-risk youth and help prepare them to fill the skilled labor jobs that are becoming available in the community. "We see ourselves as being an entity to bring an awareness to the community, and how we can address this need within it," said Pastor Willie.

Governor Ron DeSantis has pushed for more certificate programs in Florida because people are needed in the trades. He has requested millions to help support workforce education and technical programs. Central Florida and South Florida have 21st Century Community Learning Centers, that not only help kids at low-performing schools, but also have career and adult education with certificate programs. There are no programs like that here.



"We find in this area, the panhandle of Florida, we do not have a transition home or transitional services for youth," stated Pastor Willie. "Why do we incarcerate the youth when we really need them to be a functional part of the tax base? The best thing for us to do then is to counsel and guide them through the process so they can become contributing members of our community."

R.I.S.E. wants to help as the need for plumbers, electricians, carpenters and HVAC technicians continues to grow. "We have vacancies in the construction and trade industries, as the average age of construction workers is 56-57 years old. If we don't start training the existing workforce, in 10 years we're going to be out of workers," said Pastor Willie. "We want to be the catalyst in the middle to draw everybody together."

Their partner, Beulah First Baptist Church, acquired Brooks Elementary recently. R.I.S.E. is

working with businesses in the community to remodel it into a vocational school that will accommodate 200 students where they can get GED assistance, tutoring, and access to certificate programs.

In addition to the school, R.I.S.E. wants to build 48 transition homes. When children leave foster care at 18, they are on their own unless they have a transitional home. The Department of Juvenile Justice is looking to agencies, like R.I.S.E., who can provide these homes to keep young adults from entering or reentering the criminal justice system. "We know what we have to do is lay the groundwork because the funding and the opportunities are there to meet the greater need, which is our community and our children," said Pastor Willie. By providing homes and a workforce education, R.I.S.E. will be setting up our youth for success, which also makes our community successful.

Recently, Green Berets from Eglin, along with a group of kids from the Department of Juvenile Justice, volunteered to clean up Brooks Elementary. The event was sponsored by Okaloosa Gas, Gulf Power, Chelco and Vincent Jones Roofing. R.I.S.E. will continue to hold events as well as fundraisers to keep the project rolling; and in February, Beulah First Baptist Church will host the FAMU gospel choir to raise funds.

Pastor Willie said they are looking to build relationships with chapel services on military bases, as well as local colleges. They are also very grateful for community members who want to get involved. If you are interested in learning more about R.I.S.E. transition homes and how you can sponsor an event or classroom, you can visit their website at [riseth.org](http://riseth.org).

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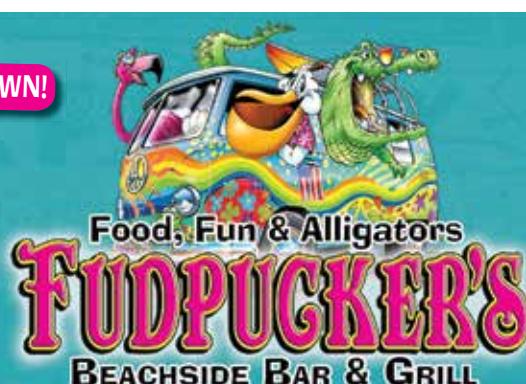
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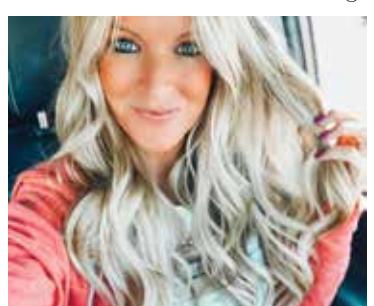
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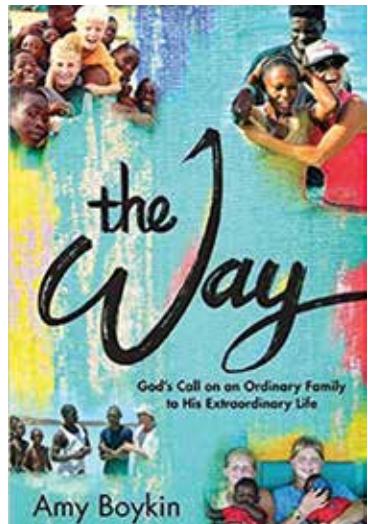


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## Local Authors Bookshelf



**The Way; God's call on an Ordinary Family to His Extraordinary Life**  
by local author Amy Boykin

Imagine having a life that looks abundant to the outside world. An amazing husband, four healthy wonderful kids, two successful businesses, adoring friends, and a great community and church. To the world it looked like Amy Boykin, a Texas native turned local, had it all and she did. But still there was an emptiness inside of her. Even with all the accomplishments in her and her family's lives, some-

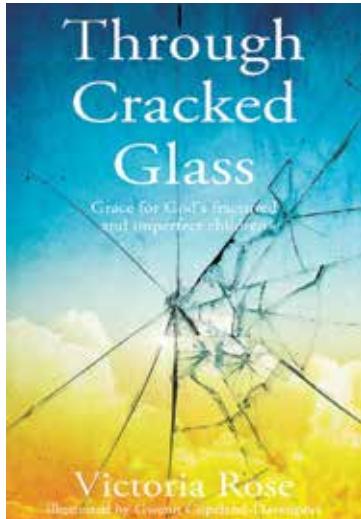
thing was missing. So, she did the one thing she knew would bring her answers—she prayed. And God answered. He said, “Move your family to the Bahamas.” Everyone thought this family of six was crazy, but by faith alone they heeded God’s call. Trading a life of affluence and comfort for a fishing rod and Bible, Amy and her family learned to discern God’s Voice and apply His Word to their daily life.

What would it be like to have that kind of faith and unfailing trust in life, in God? Where could it lead? The Boykin’s story would have seemed impossible if it was told before it happened. Empowered with God’s salvation message, the Boykins bring the transformational power of the Gospel to Haitian refugees with remarkable results. Six years later an entire community, countless U.S. mission teams and local Bahamians are touched and changed, culminating in the building of a Haitian church that is thriving today. The Way reveals through miracle after miracle that man’s impossible truly is God’s possible.

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**Through Cracked Glass**  
by local author Victoria Ostrosky

We wonder why life seems so hard. We struggle, longing for someone to tell us everything’s going to be ok. We want someone to love us just as we are right



where we are. We need purpose and direction. Through Cracked Glass: Grace for God’s fractured and imperfect children, does just that. Yes, life is hard. Yes, lessons are difficult. Yes, relationships are exhausting, but God longs to give us grace upon grace. He longs to smooth those rough places in our journey by

using His other fractured and imperfect children to find you in your mess and gently lead you to safety. God uses the community of the broken to bring healing and courage to the weary traveler. Her book is a life journey of lessons learned while traversing valleys and climbing mountains, both literally and figuratively. From humble beginnings in a blue-collar conservative family, through two divorces, a son’s incarceration, and her mother’s sickness, Victoria takes you with her as she charts her progress, sometimes moving forward, sometimes falling behind, but never giving up. Victoria is a contributing writer to Lynn Haven Ledger/Gulf Coast Gazette, Destin Life/SoWal Life, GO! Christian Magazine and others. You can also read her blog at astoryinthewind.com. Feel free to contact her at victoriaweaves77@gmail.com.

*Available at Barnes & Noble Destin*

**The Gospel Made Simple**  
by local author Cherie Anderson

Cherie Anderson is an ordained minister and local author who just released her first book



called The Gospel Made Simple. Cherie is passionate about inspiring and equipping Christians to be effective witnesses for Jesus Christ. Her desire for her readers is to learn how they can open up a spiritual conversation in a non-confrontational way and dispel many misconceptions that keep many silent. She preaches and teaches evangelism workshops in churches and conducts mission trips abroad. She has also released a worship CD where she takes the listeners on a journey of understanding who Jesus is and why he came. Contact Cherie at getfreeinjesus@gmail.com or visit www.stwministries.org.

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# Rockwell Tharp Ladies Boutique Returns and is Stronger than Ever

After an adventure-filled whirlwind 23-day design trip around the world, spanning seven countries and four continents, Rockwell Tharp is back and more ready than ever! They are now preparing for their annual Cowboy Christmas Show in Las Vegas (the super bowl of rodeos), but excited to have the store full of new beautiful designs that have yet to reach their other partner stores around the country.

"The economy is very strong and homeowners and visitors are coming in record numbers. We are very grateful for this and naturally, feel blessed. Our customers seem very happy and excited to have a locally owned place where they can go into, try on local designs, put together outfits and achieve the whole look from head to toe. Helping our ladies feel pretty and confident is extremely important to us," said Kristi Rockwell. **"Without our loyal ladies and our faith, none of this would be possible and we know it," continued Rockwell.**

Although Rockwell Tharp is well known around the country for their boots, shoes and handbags, they are very excited to announce this year that **they are officially launching Rockwell Tharp apparel** to complement their beautiful boots. This project has quietly been in the works for over a year and it has finally come to fruition.



New Sophia Lace Dress with leather python knee high boots  
by Rockwell Tharp



All new Rockwell Tharp black Victoria Maxi Dress  
and Florence Boots

**The store in Sandestin will be the very first location to see, try on and purchase these items.** The boutique here showcases the

designs before anywhere else in the country and that makes this store particularly unique. We are so honored to call this place our home," said Cameron Tharp.

Rockwell Tharp is also pleased to announce the completion of their new 2020 boot collection. They will continue to have and maintain their classic styles, but all the new limited editions have officially arrived to the Emerald Coast. "We typically showcase the collection in December in Las Vegas at the National Finals Rodeo Christmas Show, however this year, we are pleased to share that Sandestin will see it first," explained Cameron Tharp.

"We are fully ready for you

here in our store. Our goal is to provide our ladies here on the coast exclusive designs that are fun, classy and unique," said Kristi Rockwell.

**The boutique, located in the center of The Village of Baytowne Wharf inside of Sandestin Golf and Beach Resort, is the only store in which you can see the whole collection in one single place.** All are welcome here.

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 Community

## Holiday Happenings 'Round Town

**Visit Santa in Destin**

Don't miss out on the opportunity to visit Ole' St. Nick. Santa makes regular appearances at Bass Pro Shops in Destin, Grand Boulevard and Sandestin, The Village at Baytowne Wharf, and HarborWalk Village. You might find him making special appearances at events held at Silver Sands Premium Outlets, Grayton Beach, Lulu's Destin and more to make Christmas in Destin special for the little ones and "little ones at heart!"



Black Friday. Visit [www.destin-commons.com](http://www.destin-commons.com) for a list of all openings as well as the schedule of events throughout the season.

**Destin Commons' Jolly Jubilee**

Now through Dec. 24-Christmas Eve, join in on a joyous series of holiday happenings at Destin Commons with the spectacular 50' Christmas tree and 12 large reindeer topiary shrubs, multiple Christmas trees, Christmas carolers and live performances from Jazz Abouts, 4 for 4 Quartet, Emerald Coast Theatre Company, Ty Maroney (saxophone) and Sinfonia Youth Orchestra on the weekends. As always, children can visit Santa's Wonderland in Bass Pro Shops and have a free photo taken as well as enjoy free crafts and games from now through Christmas Eve! Stores and restaurants may be open on Thanksgiving and earlier on

**Annual Christmas Tree Lighting**

The City of Destin's 33rd Annual Christmas Tree Lighting will be held at the Destin Community Center on Thurs., Dec. 5 at 6 p.m. This will be an outdoor event for the entire family with a visit from Santa Claus and entertainment from local choruses and musical groups. Refreshments will be served after the lighting of the tree. Donations of canned food will be collected for families in need. Please call 850-654-5184 for more information.

**A Christmas Carol**

Northwest Florida State College's Performing Arts presents Charles Dickens' A Christmas Carol: A Live Radio Play adapt-

ed by Anthony E Dec. 5-7, 7:30 p.m. nightly at the Mattie Kelly Arts Center Sprint Theater. This live dramatic and musical performance will take audiences back in time to the 1940's when radio shows brought families together for story time and good, old-fashioned fun. A Christmas Carol unfolds with beautiful carols of the season sung by the student vocal group, Madrigal Singers, and features performances by student actors. Dancers from the NWF State College Dance Ensemble complete this holiday spectacle. To purchase tickets, call (850) 729-6000 or visit [www.mattiekellyartscenter.org](http://www.mattiekellyartscenter.org).

**Whose Wine Is It Anyway?!**

The Northwest Florida Public Relations Association hosts a blind wine tasting, Whose Wine Is It Anyway? On Dec. 6 at 6 p.m. at Grand Boulevard – The Old Kinnucan's (400 Grand Boulevard, Suite T100). Entry is



\$25 per person plus a bottle of red wine, teams of four; all team members bring the same bottle of wine. (Three wines go to the tasting, one goes to the prize.)

**The Holidays at HarborWalk Village**

Breakfast with Santa returns Dec. 7, 8, 14 and 15 in the Emerald Grande Ballroom from 8 to 11 a.m. Adult Breakfast is also available. Kids \$18++ | Adults \$25++ For reservations, call early due to popularity at (850) 424.0622. Celebrate the Holidays on the Harbor with free kid's crafts, a Letters to Santa station and a visit with St. Nick every Saturday and Sunday through Dec. 22 from 1 - 4 p.m. Receive a special treat and a FREE 4x6 photo by SB Photos Biz. All during December, the North Pole Post is open at HarborWalk Village. Drop your letter to Santa in a special

mailbox located near the Main Stage. For every letter received, HarborWalk will donate \$1 to Children in Crisis of Florida. Watch Elf under the stars at HarborWalk's Holiday Movie Night on Sat., Dec. 21 from 7 to 9 p.m. Celebrate Chanukah Sun., Dec. 22 from 5 to 8 p.m. with a special Menorah lighting featuring traditional foods, crafts, live music and more!

**Merry Droid-Mas**

These ARE the droids you're looking for! On Tues., Dec. 17, at 6 p.m., join the Destin Library for a celebration like the galaxy has never seen in anticipation of the release of "Star Wars: Rise of Skywalker." Activities include a trivia competition, Cloud City scavenger hunt to rebuild C-3PO, and a pool

**HOLIDAY**  
continued on page 46



# Wash Club Membership

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RFID Member Sticker allows VIP access for fast service!  
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REAL ANSWERS**

**Airing on WPSM FM 91  
live from Just Love Coffee Café**

**Each Friday at 11:00 a.m.**

*Stop by for a FREE  
cup of coffee during the show!*



# Cali's To Do In Destin! DECEMBER 2019

..... 6 .....

**Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar

**Free Beach Bonfire** | 5pm | Royal Palm Grille

**Horse Drawn Carriage Rides** | 5pm-8pm | Grand Boulevard

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Sounds of the Season** | 7pm | Village Baptist Church

**Christmas Charity Ball** | 7pm | Café Thirty-A

**Karaoke** | 8pm | Dock on the Island

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

..... 7 .....

**Farmer's Market** | 9am-1pm | Grand Boulevard

**Grayt Holiday Market** | 10am | Grayton Beer Company

**Brunch with Santa** | 10:30am | Food For Thought Outreach

**Dog Days are Rover** | 11am | Grayton Beer Company

**How the Grinch Stole Christmas Storytime** | 11am | Barnes & Noble Destin

Jenga Bells | 11am | Chiringo

**A Downtown Holiday** | 12pm | FWB Landing

**Visit with Santa** | 1pm | Harborwalk Village

**Photos with Santa Claus** | 2pm-4pm | Grand Boulevard

**Trivia Night** | 4pm | Destin Brewery

**Horse Drawn Carriage Rides** | 5pm-8pm | Grand Boulevard

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Gingerbread House Unveiling** | 6pm | The Henderson

**\$1 Beer Night** | 7pm | Fudpuckers

**Ugly Sweater Pub Crawl** | 7pm | Harborwalk Village

**Ugly Sweater Party** | 7pm | Louis Louis

**Karaoke** | 8pm | World Of Beer Destin

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

..... 8 .....

**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

**Visit with Santa** | 1pm | Harborwalk Village

**Nutcracker Performance** | 5pm | Harborwalk Village

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

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

..... 9 .....

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

**Trivia Night** | 6pm | LuLu's Destin  
**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

..... 10 .....

**Music Bingo** | 6pm | World of Beer

**Jukebox Bingo** | 6pm | LuLu's Destin

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Trivia Night** | 7pm | Village Door at Seaside

**Rock'N Bingo** | 7pm | Landsharks Pizza

..... 11 .....

**Farmer's Market** | 9am | Seaside Towne Center

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

**Free Beach Bonfire** | 6pm | The Bay Restaurant

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Trivia Night** | 7pm | World Of Beer Destin

**Open Mic Night** | 7pm | Enlightened Studios

..... 12 .....

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Merry Little Christmas Concert** | 6pm | Grayton Beer Company

**Very Merry Christmas Tour** | 7pm | Village Baptist Church

**Karaoke** | 8pm | Harry Ts Lighthouse

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

**Ladies Night** | 9:30pm | McGuires Destin

..... 13 .....

**Horse Drawn Carriage Rides** | 5pm-8pm | Grand Boulevard

**Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar

**Free Beach Bonfire** | 5pm | Royal Palm Grille

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Ice Skating Extravaganza** | 6pm | Village of Baytowne Wharf

**Karaoke** | 8pm | Dock on the Island

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

..... 14 .....

**Farmer's Market** | 9am-1pm | Grand Boulevard

**Winter Wellness** | 9am | The Henderson

**Visit with Santa** | 1pm | Harborwalk Village

**Photos with Santa Claus** | 2pm-4pm | Grand Boulevard

**Reading of Shelly the Sea Turtle** | 3:30pm | Pottery Barn Grand Boulevard

**Tuba Christmas** | 5pm | Village of Baytowne Wharf

**Horse Drawn Carriage Rides** | 5pm-8pm | Grand Boulevard



**Northgate Estates Luminaries** | 6pm | Northgate Estates

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**\$1 Beer Night** | 7pm | Fudpuckers

**Karaoke** | 8pm | World Of Beer Destin

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

..... 15 .....

**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

**Dock The Halls Fundraiser** | 1pm | Boathouse Oyster Bar

**Visit with Santa** | 1pm-4pm | Harborwalk Village Main Stage

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

**Northgate Estates Luminaries** | 6pm | Northgate Estates

**Holiday on the Harbor Boat Parade & Fireworks** | 6pm | Harborwalk Village

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

..... 16 .....

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

**Trivia Night** | 6pm | LuLu's Destin

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

..... 17 .....

**Music Bingo** | 6pm | World of Beer

**Jukebox Bingo** | 6pm | LuLu's Destin

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Trivia Night** | 7pm | Village Door at Seaside

**Rock'N Bingo** | 7pm | Landsharks Pizza

..... 18 .....

**Farmer's Market** | 9am | Seaside Towne Center

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

**Free Beach Bonfire** | 6pm | The Bay Restaurant

**A Christmas Story Trivia Night** | 7pm | World Of Beer Destin

**Open Mic Night** | 7pm | Enlightened Studios

..... 19 .....

**Free Jazz Night** | 7pm | Fudpuckers

**Karaoke** | 8pm | Harry Ts Lighthouse

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

**Ladies Night** | 9:30pm | McGuires Destin

..... 20 .....

**Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar

**Free Beach Bonfire** | 5pm | Royal Palm Grille

**Horse Drawn Carriage Rides** | 5pm-8pm | Grand Boulevard

**Pints & Paints** | 6pm | Grayton Beer Company

**Karaoke** | 8pm | Dock on the Island

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

..... 21 .....

**Farmer's Market** | 9am-1pm | Grand Boulevard

**Breakfast with Santa** | 9am | The Henderson

**Visit with Santa** | 1pm | Harborwalk Village

**Billy Claus & The LuLuBelles** | 1pm | LuLu's Destin

**Photos with Santa Claus** | 2pm-4pm | Grand Boulevard

**Horse Drawn Carriage Rides** | 5pm-8pm | Grand Boulevard

**\$1 Beer Night** | 7pm | Fudpuckers

**Holiday Movie Night** | 7pm | Harborwalk Village

**Karaoke** | 8pm | World Of Beer Destin

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

..... 22 .....

**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

**Visit with Santa** | 1pm | Harborwalk Village

**Celebrate Chanukah** | 5pm | Harborwalk Village

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

..... 23 .....

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

**Trivia Night** | 6pm | LuLu's Destin

..... 24 .....

**Christmas Eve Candlelight Service** | 6pm | Village Baptist Church

**Music Bingo** | 6pm | World of Beer

**Jukebox Bingo** | 6pm | LuLu's Destin

**12 Nights of Lights** | 6pm | Village of Baytowne Wharf

**Trivia Night** | 7pm | Village Door at Seaside

**Rock'N Bingo** | 7pm | Landsharks Pizza

..... 25 .....

**Merry Christmas!**

..... 26 .....

**Karaoke** | 8pm | Harry Ts Lighthouse

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

**Ladies Night** | 9:30pm | McGuires Destin

..... 27 .....

**Ladies Night** | 5pm | Cuvee Kitchen + Wine Bar

**Free Beach Bonfire** | 5pm | Royal Palm Grille

**Horse Drawn Carriage Rides** | 5pm-8pm | Grand Boulevard

**Pints & Paints** | 6pm | Grayton Beer Company

**Karaoke** | 8pm | Dock on the Island

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

..... 28 .....

**Farmer's Market** | 9am-1pm | Grand Boulevard

 Community

## From the City of Destin: Pardon Our Progress



BY CATHERINE CARD,  
PUBLIC INFORMATION MANAGER,  
CITY OF DESTIN

In 2019, our staff established a software implementation team with representatives from Community Development, Code Compliance, Public Services, Information Technology and Finance departments. The goal was to collaborate and find an innovative solution to improve organizational efficiency in permitting, review, inspection, code compliance and financial processes. That goal has now become a reality. The City of Destin is now moving forward in implementing a new municipal software solution

– Energov, of Tyler Technologies, Inc. Deputy City Manager Webb Warren stated, “Our staff is working hard to streamline our permitting, plan review, inspection and code processes as well as find the best ways we can serve our residents, businesses and visitors.”

Energov Implementation Consultant Paul Prunty says, “It really has been a pleasure working with the City of Destin staff this first week. There is a lot of excitement for this project at all levels. Most especially the enthusiasm of City Manager Lance Johnson, Deputy City Manager Webb Warren and all department directors has really seemed to foster a positive attitude from everyone I’ve worked with so far. Everyone is very excited to have a new tool that will help them serve the City of Destin better, more efficiently, and improve their communication with the citizens of Destin.” This will be a year-long process and the closing of Community Development on Fridays was approved by the city council to allow

staff to begin implementation of the new processes with Energov. If citizens come in they will be

assisted and not be turned away. To schedule an appointment with a member of the Community

Development department, please call 850.654.1119.



### General & Family Dentistry

### Cosmetic Dentistry

### Orthodontics

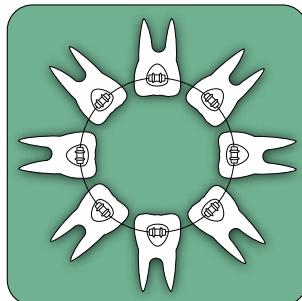
### Emergency Dentistry

### Implants

### Wisdom Teeth

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## ECCAC Needs Help

Emerald Coast Children's Advocacy Center (ECCAC) is looking for a few extra hands to help with all things Christmas, from stuffing stockings, to manning the toy room and at upcoming events! If you are interested in volunteering, please contact Chelsea Fox at [Chelsea@ecccac.org](mailto:Chelsea@ecccac.org) or at (850) 833-9237 Ext. 256.

### Items are also needed:

Gas and Walmart gift cards \$10-\$25  
New underwear, any size, any gender  
New socks for teens  
Deodorant, boys and girls  
Chocolate chip cookie dough  
Sodas (in cans please)  
Cases of water bottles  
Diapers, primarily training pull-ups  
sizes 2T-5T and diapers Newborn, size 4, size 5 and size 6  
Pack n play beds (new/gently used)



New or gently used duffel bags or backpacks

Gift Bags for Christmas - Medium and Large

### Teen Gifts for Christmas

#### Boys or Girls:

\$20.00 Gift cards

Blankets

Over ear headphones

Portable speakers

Thermos

Socks

Boys: Sport Watch, Baseball Cap

Girls: Makeup

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## Smart and Stylish Holiday Shopping!

Now accepting new and gently used designer & boutique clothing, shoes, accessories and handbags.

Commission Breakdowns: Clothing:  
40/60, Designer: 50/50

Walk-ins Welcome! Open Monday through Friday 10-5 | Saturday 10-4

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Email [currents.boutique@gmail.com](mailto:currents.boutique@gmail.com)



Any unsold item will be  
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owner approval.

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@currentsboutiquedestin



## Medicare Questions? We've Got Answers.

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## Meet our Local Pros: Local Realtors Who Give Back

**Paige Peterson and Mary Kay Phillips** are experienced real estate agents with Better Homes & Gardens Real Estate-Emerald Coast. But they wanted to do more for the community. When they discovered a nationwide non-profit organization called Homes For Heroes, they wanted to participate. Both successful real estate agents with Better Homes & Gardens for more than five years, they teamed up to become the area's local full time affiliate agents for the Homes For Heroes program.

Homes For Heroes is a home benefit, resource program for the heroes who give so much to their communities and Paige and Mary Kay provide assistance to those who qualify. As a team, their mission is to provide extraordinary savings to heroes who provide extraordinary services to our nation and its communities every day. Their goal is to serve and reward as many heroes as possible—one at a time. They are service providers to them in buying, selling or refinancing real estate and have teamed up with lenders and title companies to save them money.



Mary Kay Phillips



Paige Peterson



Though not a public program, those who qualify can sign up at [HomesForHeroes.com/affiliate/paige-peterson](http://HomesForHeroes.com/affiliate/paige-peterson) or [HomesForHeroes.com/affiliate/mary-kay-phillips](http://HomesForHeroes.com/affiliate/mary-kay-phillips). Paige and Mary Kay will consult with the "hero" to make sure needs are being met and everyone is on the same page. The process begins at the end of the real estate transaction where the local hero will receive their reward. They receive a check after closing which averages at roughly \$2400 and comes out of Mary Kay's or Paige's commission. Yes, that is correct—the rewards to the heroes come out of their commission.

### Who qualifies to receive these rewards?

- Firefighters
- Law Enforcement Officers
- Military Personnel (Active, Veterans and Reserves)
- Health Care professionals
- Educators and educational staff

The Homes For Heroes program was formed in 2001, following the tragedy of 9/11. Minnesota business owners created this innovative network after seeing the sacrifices these heroes

made. Service deserves rewards! The program was established to offer considerable savings to the heroes when buying or selling a home. It's a way to say thank you for all they do, and the amount of savings varies with the cost of the home. Since 2009, the Homes For Heroes program has helped more than 32,000 heroes save over \$53 million dollars on their real estate transactions. More than \$4 billion in real estate has been sold to heroes and the program has partnered with 2,900 like-minded real estate and mortgage professionals who have joined in the mission and donated over \$680,000 collectively to heroes in need through the foundation.

Paige and Mary Kay are ready to work with heroes in our area and keep the circle of giving going. Contact them to see if you might be eligible. They both are certified Military Relocation Specialists. You can reach Paige at 850.259.0643 or [Paige@BHGEmeraldCoast.com](mailto:Paige@BHGEmeraldCoast.com) and Mary Kay at 850-376-7261 or [MaryKay@BHGEmeraldCoast.com](mailto:MaryKay@BHGEmeraldCoast.com).



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 Community

## From Sheriff Larry Ashley: Tis the Season, but Be Careful!



Being jolly is hopefully a big part of your holiday season as you celebrate family time and the season of giving. We hope the happiness flows for you during the holidays but we have to be just a touch "Grinchlike" and remind you that unfortunately this is also the season for burglaries, porch pirates, and other crimes of opportunity!

The Okaloosa County Sheriff's Office hopes a happy holiday season is in store for all our residents and that's why we want to share some tips to increase the odds in your favor!

One of our biggest crime issues countywide is car burglaries and the vast majority involve unlocked cars. With holiday shopping – and any time for that matter, it's imperative that you hide your valuables, lock your doors, and take your keys! You also want to be careful about getting overloaded with your purchases inside stores and setting down one of your bags for "just a moment." Distracted shoppers are a typical target of thieves. Another important tip is when at the grocery store running down those turkeys or cans of pumpkin, make sure your purse or wallet is safely secured and kept close at all times. These small steps can go a long way to keep criminals from taking possession of your cash or purchases. In fact, we recommend you not carry large amounts of cash or fistfuls of credit cards.

Another crime that takes off each holiday season is the proliferation of porch pirates – the thieves who sneak around and



steal delivered packages off your doorstep. Many of our residents have been investing in surveillance video systems which is a solid potential deterrent.

Here are some Porch Pirate prevention tips from Forbes magazine to ponder:

- Ship to an Amazon Locker or FedEx Office.
- Send the packages to your work address or a friend you know will be home.
- Install an outdoor security camera. Many systems will send real-time alerts to your smart-

phone when the motion detector senses movement.

- Keep your property well lit. Sometimes those porch pirates will wait until dark before they do the evil deeds. Keep your sidewalk and porch nice and bright.

- Make it look like you are home. This is good common sense, regardless of whether or not you're expecting a package. Lights going on and off inside a home will help keep burglars from not only stealing what's sitting on your porch, but also from breaking into your home.

Overall, staying vigilant and not getting rattled and rushed are key components to keeping safety a top priority during the hectic holidays. Slow down and take time to think about shopping safety both in stores and online, to take the steps necessary to try to avoid being an easy target for burglars or thieves, and also to avoid the stresses of the often excessive demands of the season.

We all are aware those stresses can sometimes spill over onto our roadways as we rush around on holiday errands. We remind everyone to slow down and practice patience on the highway. Since the holidays are also a time of revelry for many, always remember that drinking and driving is not worth the risk and is easily avoided by simply planning ahead. And of course distracted driving, which is a year-round safety issue, is on the rise during the holidays as drivers struggle to manage all the missions on their calendars.

We are in the public safety business and so our sincere wish in sharing these tips is that everyone savor the blessings of the season and slow down to enjoy your family, friends, church, and community. Just taking the time to keep safety in mind can make all the difference towards ensuring you have happy relaxing memories to cherish!

Have a joyous season all!



**Does your stucco home look "pretty good?"**

Often damage like this is hiding below what appears to be a good looking stucco surface!



**DestinStucco  
REPAIR**

Give us a call and let us review your home:

Gary Martin

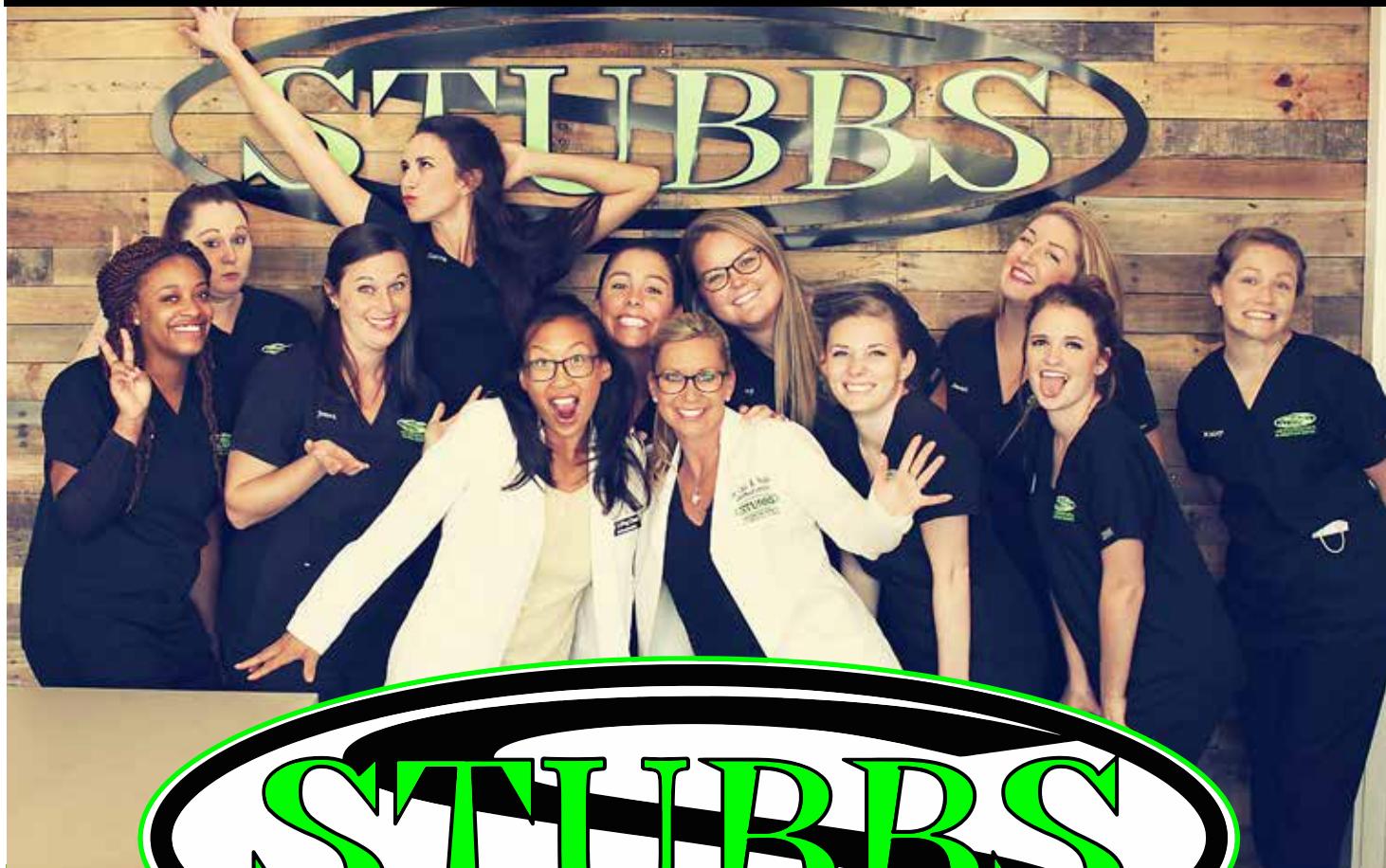
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Ryan Simas

**850.865.5500**

**We can verify your home's beauty is more than skin deep!**

# ORTHODONTIST



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(next to the Melting pot)



**STUBBSORTHO.COM**



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.



## Holiday Energy Saving Tips



BY CHRIS BALZER

May this holiday season fill your home with joy, your heart with love, and your life with laughter. We will speak or receive similar sentiments this month. But for many, the holidays bring stress and not good tidings: finding the perfect gifts and wrapping them, baking the traditional cookies, decorating, and going to all of the office parties. At the same time, it is likely that most households will use more energy which causes increased energy bills.

But, there is good news. There are many ways you can reduce energy consumption and save money.

Switch to LED lights when decorating. LED lights use 80-90% less energy than incandescent lights. If you aren't sure if you have incandescent lighting or not, you can tell if it's warm or hot to the touch. We recommend using a digital thermometer to test to avoid injury. It's estimated that 4 strands of LED lights will save \$30 this month compared to 4 strands of traditional lighting. It is also a good idea to use timers to reduce the amount of time lights stay on and then this provides one less thing to worry about.

When cooking the holiday feast, don't forget about the smaller appliances. Crockpots and microwaves use less energy and give off less heat than ovens and stoves. Also consider co-cooking: If one dish needs to bake at 400° and the other at 350°, considering sharing the baking time and set your oven at 375° and bake both.

Electronics are always a popular gift, but you can save energy. When choosing electronics — TVs, computers, gaming consoles, etc. — always look for Energy Star qualified electronics. These qualified electronics use less energy and save energy. Rechargeable batteries and LED lighting may not be on top of

## ENERGY TIPS

by Emerald Coast Energy Solutions

anyone's list but they make great stocking stuffers and save energy. Also consider using smart power strips and turn off the electronics completely. Many electronics, even when powered off, still use energy; I call them energy vampires.

If you plan to leave this holiday season, think about automating your home. Put exterior and interior lighting on timers to avoid being on all day and night. Add a thermostat which you can control via Wi-Fi and your smart phone, in the event there's a cold streak or heat wave, so you can control your home's temperature and unplug those energy vampires.

When shopping for groceries, buying local foods and goods not only supports our community but

saves energy by reducing transportation related energy costs.

It is always a good idea to give your home an energy check-up by a professional. They can pinpoint your greatest energy loss areas and provide suggestions and solutions to become more energy efficient.

We wish you and your loved ones a Happy, safe and energy efficient holiday season.

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



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## Celebrate the Holidays with "Theo"

And Support the Friends of South Walton Sea Turtles

Everyone knows there's just no place like home for the holidays, and this season there's no better gift to give a young one but South Walton's own Theo! This year, Santa's elves have been busy crafting 100 Giant 36" Theos available at Pecan Jack's Candy and Ice Cream in Gulf Place, Clint Eagar Design Studios in Grayton Beach and at the Retail Therapy stores in Santa Rosa Beach and Miramar Beach. As you can see from the photos, Big Theo will be a big hit and unmistakable under the tree! And what better way to educate our children about Sea Turtle conservation and the necessity of keeping our beaches #CleanDarkFlat!



Emmelyne Balzer gets the first hug with Theo at Retail Therapy in Miramar Beach.

## Compass Rose Academy



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



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## It's a Winter Wonderland at The Village of Baytowne Wharf!

Twinkling lights, skating on ice, magical tunes and streets filled with sparkle, tinsel, holly and snow beckon you to welcome back your inner child as you "believe" in the magic of the

Add a unique tradition to your holiday with The Village of Baytowne Wharf's **Tuba Christmas** on Sat., Dec. 14 from 5 to 7 p.m. You'll hear some of your favorite holiday

night away with LIVE music from Groovy 7 until 1 a.m. featured on the Events Plaza Stage.

We cannot wait to see you there! The Village of Baytowne Wharf features an array of boutiques, eateries, galleries and nightlife — not to mention a

jam-packed schedule of outdoor festivals and special events for the entire family. This spectacular setting, all within the gates of Sandestin Golf and Beach Resort, is the perfect spot to spend a vibrant afternoon, evening, week, or Staycation. Or you can

be one of the lucky few who frequently experience Baytowne Wharf through home ownership.

All Baytowne Wharf holiday events are no cost to attend! So come join in the frosty, glistening, spectacular fun this holiday season!



holidays all over again. Santa is being good to you this season at The Village of Baytowne Wharf at Sandestin!

**Winter Wednesday Night Holiday Concerts** continue to get you in the holiday spirit! Listen to some of your favorite holiday classics every Wednesday in December from 6 to 8 p.m. during the holiday edition of The Village of Baytowne Wharf's Wednesday Night Concert Series featuring a festive choreographed light show and visits with Santa.

December 4: Matt McCarty Band  
December 11: Voices of Valhalla  
December 18: Niceville Opus One

Lighting up the holiday nights are **12 Nights of Lights!** Enjoy a festive, choreographed light show every Wednesday, Friday, and Saturday in December (Wed., Dec. 4 th – Sat., Dec. 21st) leading up to Christmas on the Events Plaza Lawn! This sparkling event will also be featured during the special holiday edition of the Wednesday Night Concert Series. Watch three dazzling shows on The Village of Baytowne Wharf's tree at 6 p.m., 7 p.m., and 8 p.m.

Join in the excitement as Baytowne on Ice hosts its **4th Annual Ice Skating Extravaganza!** You can enjoy two performances by Dylan David Moscovitch and Kristin Cowan on Fri., Dec. 13 at 6 p.m. and 7:30 p.m. Before and in between the shows, lace up those skates and skate around with the Pros! Dylan and Kristin will be on the ice sharing tips and tricks! Don't miss the fun!

classics while enjoying visits with Santa! It will be a night of fun for the whole family!

The Village of Baytowne Wharf's Event Plaza is turning into a **Winter Wonderland** on Sat., Dec. 21 from 9 a.m. to 1 p.m. Yes, there will be real snow! Make it an adventure and slide down the ice slide or make snow



angels. Your entire family can enjoy a day of frosty fun!

Celebrate the New Year with **Baytowne Countdown!** You don't want to miss The Village of Baytowne Wharf's end-of-the-year celebration on Tues., Dec. 31, New Year's Eve, from 5 p.m. to 1 a.m. First enjoy a family-friendly evening from 5 to 8 p.m. with face painting, kid's activities and LIVE music on the Baytowne LIVE stage. The first fireworks display will happen at 8 p.m.

Stay to ring in the New Year and have an evening to remember, with a second fireworks display at midnight. And then get your dancing shoes ready to dance the

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NOV. 30<sup>TH</sup> | HERE COMES SANTA CLAUS

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12 NIGHTS OF LIGHTS

DEC. 4<sup>TH</sup>•11<sup>TH</sup>•18<sup>TH</sup> 6PM | HOLIDAY CONCERT SERIES

DEC. 13<sup>TH</sup> | ICE SKATING EXTRAVAGANZA

DEC. 14<sup>TH</sup> | TUBA CHRISTMAS

DEC. 21<sup>ST</sup> | WINTER WONDERLAND

DEC 31<sup>ST</sup> | BAYTOWNE COUNTDOWN

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 Community

# Around Town

**2019 Christmas Outdoor Decorating Contest**

Get your holiday on! The City of Destin's Holiday Committee will be selecting the best Christmas holiday decorations in six major categories:



**Best Decorated Home:** includes single homes, duplexes (best side), mobile homes, etc.

**Best Decorated Business:** includes restaurants, shops, department stores, schools, professional offices, etc.

**Best Decorated Organization:** includes entrances to homeowner's associations, golf courses, etc.

**Best Overall Holiday:** includes all homes, business, and organizations throughout the city limits that go above and beyond.

**Best on the Harbor:** homes on the harbor.

**Best Decorated Condominiums:** includes condominium entrances and property.

Judging takes place Dec. 13 - 15 within the city limits of Destin. All decorations must remain up from Dec. 13 - 31. Winners will be announced December 20th and recognized by Mayor Gary Jarvis in January during the regularly scheduled council meeting. Please call (850) 837-4242 or email [Recreation@cityofdestin.com](mailto:Recreation@cityofdestin.com) to enter the contest.


**Challenge Me! A Logic Program for Children**

The Destin Library is offering a logic program for children to build upon their thinking skills. Children ages 8 thru 11 will have the opportunity to work with library staff on fun logic games and learn how to play Sudoku. The program runs concurrent to the Teen Coding Club from 4:30 to 5:30 p.m. on Fri., Dec. 6 and 20. Snacks will be provided to those in attendance. Call the Destin Library at (850) 837-8572 or email [lharis@cityofdestin.com](mailto:lharis@cityofdestin.com) for more information.

**Food-for-Fines Program at the Destin Library**

For the last 15 years library patrons have brought in food items to the Destin Library to pay off their overdue fines and in turn support a local charity. From now through January 5, 2019, the Destin Library will be accepting non-perishable food or personal hygiene items for Food-for-Fines. Each item donated is good toward \$1.00 in fines. All donated items received will go to Harvest House of Destin, Inc., to help those in need. Last year, \$380.00 worth of overdue fines were waived through patron participation in the program. For more information, call 850-837-8572.

**Destin Library Offers Early Readiness Program**

The Destin Library is hosting an early readiness program on Thursdays in December for cuddlers and toddlers. The program is geared towards 18 months to 3 years of age for story time. Children will learn the beginnings of sitting and listening to stories along with music and movement. Language interaction is emphasized through short read-aloud picture books, talking, listening, fingerplays, and singing. Parents are encouraged to participate with their children. The 30-minute class takes places on Dec. 5, 12, and 18 from 9:30 to 10 a.m. For more information, call 850-837-8572.

**Young Professionals of Destin Reboot**

Young Professionals of Destin (YP) is making a comeback in 2020! If you would like to be a part of the group, please email [mail@DestinChamber.com](mailto:mail@DestinChamber.com) to be added to the email list. Also, join and share your thoughts on the new YP Facebook group.

**Need Some Solid Business Advice at No Charge?**

Every Thursday, a representative from the Florida Small Business Development Center (SBDC) at UWF hosts "Shop Talk" Thursday in the Destin Chamber office from 10 a.m. - 2 p.m. There is no charge and no appointments necessary. Stop by and find the help you need.

**Crop Drop Successful in Feeding Multitudes**

In November, nearly 700 volunteers from throughout the Florida Panhandle joined to-



gether in Destin to bag 85,000 pounds of fresh produce to help feed 24,000 individuals during



## Destin Chamber's Holiday & Awards Party

With a relaxed holiday vibe, the Chamber's Holiday and Awards Party on Dec. 17 from 5:30 - 9 p.m. and sponsored by Fort Walton Beach Medical Center & Twin Cities Hospital is a perfect celebration for the holidays and will recognize the Chamber's most outstanding members.

Held at The Emerald Grande, the evening begins with a social cocktail hour and continues in the Grande Ballroom where DJ Zoran will be spinning a mix of holiday tunes. Cartoons by Deano will be sketching caricatures for the event. Guests will receive two complimentary holiday cocktails. The Chamber will also announce the winners of its most prestigious awards and afterward, live entertainment.

The cost is \$30 for Chamber members and \$50 for non-members. The Emerald Grande is also offering a discounted rate of \$159 per night for a 2-bedroom condo and \$179 for a 3-bedroom condo. Call (850) 337-8100 and mention the Chamber to receive your discount. Award nominations are now being accepted for the Business Person of the Year and the Ann Gibson Community Service Award. Contact Sarah at [sarah@DestinChamber.com](mailto:sarah@DestinChamber.com) for details or to purchase tickets.

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## New Years in Destin!

BY CALI HLAVAC

Another decade in the books! 2019 rolls to a close and the talk of where to kick off the new year is all around us. Fancy party? Home on the couch? Celebration at noon with the family? With so many choices, we've detailed some of Destin's largest celebrations to help you decide where to spend your New Year's Eve.

### **Baytowne Countdown at The Village of Baytowne Wharf**

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



### **Fudpucker's Noon Years Eve**

This kid-friendly event is a perfect way to celebrate with the whole family! The party begins at 10 a.m. on the big deck at Fudpucker's in Destin. This event is FREE to attend and includes kid-friendly activities, dancing, face painting, and more. Stay for a balloon drop at noon to celebrate the new year. Live alligators will also be available to hold and/or feed at Gator Beach.



### **Five Parties at Harborwalk Village**

Something new for 2020 – Harborwalk Village is hosting Five Parties on the Harbor! The party kicks off with music on the main stage by Flash Flood at 7 p.m., followed by Dave McCoy and the Resolutions at 9:30 p.m. Celebrate with double fireworks at 8 p.m. and midnight; and along the Harbor the parties will kick off at 10 p.m. with karaoke at Harry T's Lighthouse, a 1999 party at Coyote Ugly, Neon & Retro DJ at Jackacuda's Seafood and a Masquerade Party at Margaritaville. All parties are FREE to attend and parking is free.

### **LuLu's Destin Noon Years Eve**

Mark your calendars for LuLu's Annual Noon Year's Eve celebration for kids and adults on Tuesday, December 31 at 10 a.m. This is a non-stop kid-friendly event for the whole family, with excitement around every corner as LuLu's celebrates and rings in the New Year. Crafts, Kid Safe Fireworks (bubble wrap), and a Kids Magic Show are only the tip of the iceberg. When the clock strikes NOON there will be a Beach Ball Drop. Hundreds of colorful beach balls will flood LuLu's Beach, but the excitement doesn't stop there. Enjoy face painting, balloon animals, Captain Davy & His Pirate Crew, an inflatable slide, and more.

### **SunQuest Cruises' Destin New Year's Eve Cruise**

Dine. Dance. Cruise! Ring in 2020 in style aboard the 125' Solaris Yacht. Enjoy a five course dinner and dance under the moonlight with live entertainment, party favors, and an incredible fireworks display. The

cruise lasts for 4.5 hours from 8 p.m. - 12:30 a.m. with check-in and boarding at 7 p.m. The Solaris Yacht is located at the Sandestin Golf and Beach Resort Marina. Guests will have special parking available for New Year's Eve. Exclusively 21+, this cruise is the perfect way to welcome 2020. Avoid the crowds and get the best view of the firework show from the open-air Sky Deck. Tickets and reservations are required at SunQuestCruises.com or call 850-650-2519.

### **Titans of Rock and Casino Night at Village Door Music Hall**

Help raise money for the Florida Special Olympics and have the best New Year's Eve ever! Two incredible bands, great food and drinks with a Vegas-style casino! Tickets are \$50 and you'll get one FREE welcome drink, a full buffet, a FREE champagne toast at midnight and \$1,000 in chips! Ring in 2020 and help give back while you celebrate.

### **Beach Walk Café's New Year's Eve Dinner**

Enjoy a glass of bubbles, perfectly paired with incredible food and breathtaking views that overlook the Henderson Park Inn beach. The cost is \$125 per person (13 & up) and reservations are required. Don't wait too long — seatings are sure to fill up fast! Call 850-650-7100 to reserve.

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 Community

"If you don't believe every day is a great day, you miss it!" -Mike Ullery

## Destin Forward Does!

BY LORI LEATH SMITH,  
DESTIN FORWARD CLASS MEMBER

Tell people you feel great... Be a good finder...Have an "I can" attitude...Work hard to be the best you can be! These are the words of Mike Ullery with State Farm and the first of many topics in the November Chamber's Destin Forward session. And, if this isn't the best way to kick start your day, then what is? From there, the day blossomed into insight and leadership through Destin's arts, culture and amazing non-profit organizations and their leaders.

How many times do you get to have community celebrities, some of the most creative, diverse arts and culture leaders, all together at one time to learn what makes them tick? We did! Jeff Dannelly – Sinfonia Gulf Coast, Marcia Hull – Mattie Kelly Arts Foundation, Nathanael Fisher – Emerald Coast Theatre Company and Todd Allen – Northwest Florida Ballet shared how arts and culture entities aren't just around for entertainment—they go way deeper, offering arts and education programs for our community that enhance our quality of life, foster creativity, offer therapeutic benefits and accomplish-

ments for children and training for the future. "We want to entertain, educate and inspire," said Jeff. "And help people live their best lives," said Todd. "I can't imagine life without the arts," said Marcia.

As you probably know, most of these organizations, non-profit ones especially, have boards. But do you really know what it's like to sit and serve on one? Our area needs community leaders to serve where their passion lies as we are blessed to have numerous organizations helping others, but we need funds to do so. Jason Belcher – FNB, Lockwood Wernet – Destin Water Users, Kevin Boyer – Warren Averett and Kim Wintner – Wintner Enterprises, all pretty much summed it up with their vast experience on boards such as Boys & Girls Clubs, Business Empowered, Harvest House, Destin Rotary, Mattie Kelly Arts Foundation and many others saying, "Find your cause—your passion, then volunteer and serve. Boards exist for the good of our community and are successful through their leadership and volunteers."

Through speakers Lori Joyner – Harvest House, Ken Hair – Children in Crisis and



Roslyn Wik – Shelter House, all involved with kids and families, we were apprised of their deep scope of services — more than what you usually see on the outside—and how partnerships, innovative ideas, help and involvement are crucial. Hundreds of children and families have been "given a chance again" through them. As a class, we are ALL

challenged to come alongside and "just do something."

We were also led into the world of some of our local community service organizations: Bert Little – Boys & Girls Clubs of the Emerald Coast, Dion Moniz – Destin Rotary Club, Alison McDowell – Choctawhatchee Basin Alliance and one of our own classmates, Bethany Worley – Junior League of the EC. Truthfully, I was brought to tears by the passion and compassion of those who are working tirelessly in their missions to help change the lives of others, and do it with a smile. Why? "Because the relationships I've made have changed MY life," said Bethany, "and telling the success stories of those less fortunate than me, make me melt and just want to give back so much more." Dion stated further, "We serve with 100% intent to make a difference in areas such as eradicating polio worldwide." Alison added, "We encourage partnerships through monetary gifts, but also through volunteer events, in-kind contributions and raising awareness."

The employer's perspective on community service is vital in today's business economy.

Brooke Zannis – Destin Commons, Ken Wampler – Newman-Dailey Resort Properties, and Kathy Whidden – Emerald Coast Chiropractic, agree that community involvement helps them and employees feel proud to be associated with the business, feeling better about their work personally. "By volunteering, we help build a positive atmosphere within our business," said the panel as a whole, "as well as in the community and with our brand. A customer or client's perception has a huge impact on our business; witnessing the involvement of a local company is huge, because folks just want to do business with other businesses in their community. People often consider employee satisfaction and community involvement when deciding where to work or do business. Through our individual passion to serve, we also forge business relationships, build trust and become individually better, too!"

Our class is inspired to reach deeper into our hearts, trust our fellow board members, remember our cause, use our talents to help, get involved and go the extra mile—all with an "I Can" attitude!

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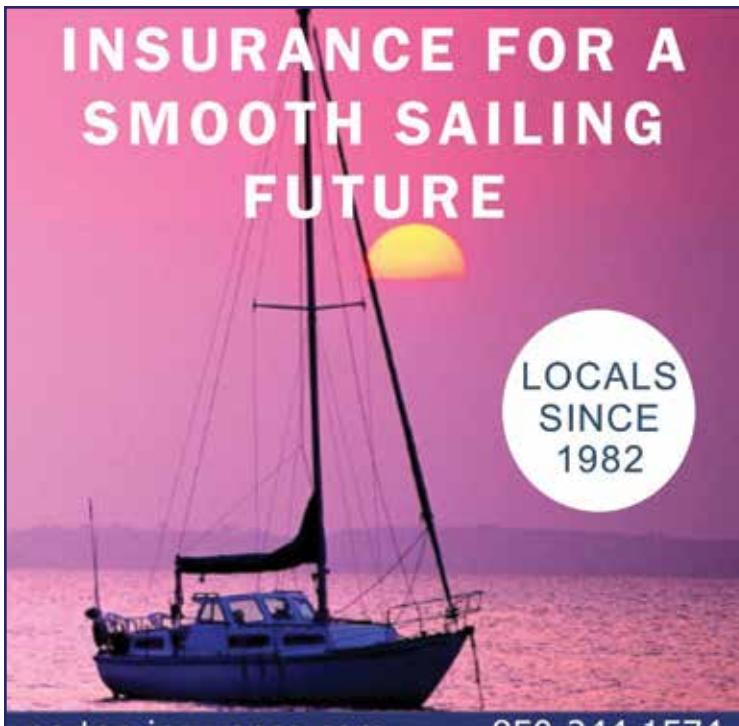
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## Holiday Parties and Insurance



BY VICTORIA OSTROSKY

Stacy loved the holidays and planning parties! Every year she hosted a Christmas party inviting her closest friends and family. And every year it was a different theme.

Last year was Wear your Ugly Sweater, and the year before was Bring an Ornament to Share. This year, Stacy thought it would be nice to do A Christmas Carol theme. You had to dress up as one of the characters from the Charles Dickens' book. She was going as "Christmas Past."

She called her friend and insurance agent to extend an invitation. "Hi, Anne! I'm calling to invite you to my annual Christmas party. This years' theme is from A Christmas Carol, so come dressed up as one of the characters. I'll furnish all the goodies. We'll have tons of finger foods – my crab dip is the absolute best - and several different wines and even some beer for those who prefer that. Can you come?" Stacy asked breathlessly.

"I'd love to!" said Anne, "And as your insurance agent I want to mention a few things, even though I'm sure you already know them."

"Ok," said Stacy. "What do I need to know?"

"Even though you have liability coverage on your homeowner's policy, I'd advise you to take extra precautions to ensure your guests' safety. Some things you might want to think about are not overloading your outlets with Christmas lights. You certainly don't want a fire. And

make sure all cords are safely tucked away so no one can stumble and fall."

"Plus, keep your valuables locked up. The less temptation the better. You also want plenty of lights from the driveway to the door."

"And I don't remember, do you have any animals?"

"Yes, I have a dog. Tiff is a little yorkie who wouldn't hurt a flea," said Stacy.

"Ok. Your homeowner's policy does have a small amount of liability coverage in case Tiff becomes aggressive for some reason and bites a guest, or startles someone and they fall and are injured. Many insurance carriers now exclude animal liability coverage altogether."

"And, of course you know not to serve alcohol to anyone under the age of 21. And speaking of alcohol, care must be taken to avoid a guest drinking in excess, then driving drunk. It would be best to call them a cab. As a matter of fact, because you're furnishing the alcohol, I recommend a Special Events policy; they're affordable and provide excellent liability coverage."

"I once had a customer whose best friend almost burned down their house when she set a paper plate of left-overs on a still-hot burner. I'm glad we recently reviewed your policies. I'm comfortable knowing we should have plenty to rebuild your beautiful home if something were to happen."

When Anne arrived for the Christmas party, she was awestruck at how artistically Stacy had adorned her home. There were Christmas decorations everywhere you turned. Beautiful greens and reds and golds with twinkling lights made it all very festive. She especially enjoyed the elegant table setting complete with a crystal nativity scene as the focal point of the table, surrounded with delicacies of all kinds – including Stacy's famous crab dip.

Anne had a wonderful time that evening getting to know

more of Stacy's friends. Such wonderful people they all were! It made Anne think that next year, maybe she would have to do a Christmas party, too.

*Insurance Zone, owned by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on [www.ins-zone.com](http://www.ins-zone.com) and watch several informative videos on 'Homeowners, Condo, Business and Umbrella Liability', or call 850.424.6979. Victoria Ostrosky, author of this article is an Agent/CSR with IZ.*



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TO READ OUR LATEST ISSUE



# Your Ultimate Local Holiday Gift Guide

BY RITA L. SHERWOOD

It's that time of year again, time to spend with family, time to enjoy the Christmas season, time for all of the parties, and don't forget, it's also time to shop for everyone on your Christmas list. Why not shop like a local and give back to our many small businesses right here in Destin? The following is a gift guide that will sure to please even the fussiest on your list:

## **Gifts \$25 and under:**

**Shelly the Sea Turtle book** \$14.99 at Emerald Coast Scuba, Destin Pearl Art in Destin Commons, Barnes and Noble in Destin; for your grandchild, niece or nephew; see Destin Life November issue.

**Just Love Coffee Café, \$25 gift certificate** for that coffee lover on your list, call (850) 353-2232.

**Currents Resale & Boutique**, check out their cute jewelry for under \$25, located at 4507 Furling Lane, Suite 104, Destin.

**Local Raw Wildflower Honey**, \$11.99, from Freeport's

Register Family Farm; shipping available at registerfamilyfarm.com.

## **Gifts \$50 and under:**



**Timberview Helicopters Destin Harbor Helicopter Tour** \$49 per person for 10 miles of unforgettable views of the Destin Harbor and jetties of East Pass, call (850) 774-0991, or Destinhelicopters.com.

**Beach House**, \$50 gift certificate for lunch/dinner with an amazing view of the Gulf, 4009 S. Sandestin Blvd., Miramar Beach.

**Otto's Express Car Wash Membership** \$29.98 per

month, or the Supreme Car Wash Membership for \$43.98 per month; both include unlimited washes and free vacuums, Ottoscarwash.com.

**Paddle Tribe Company**, one-hour paddle board rental at Lulu's for \$30, locals get BOGO free hour, back to business in March, call (850) 797-2232 or PaddleTribe@gmail.com.

**Destin Yoga by the Sea Beach** gift card \$32 for four classes at the Crab Trap pavilion, year round at yogadestin.com.

**Destin's Founding Father: The Untold Story of Leonard Destin book** for \$33, available at the Destin History and Fishing Museum at 108 Stahlman Avenue, Destin. Also, be sure to check out their cute starfish ornaments!

## **Gifts \$75 and under:**

**Beverly Hills Day Spa Kids Spa Party**, ages 4-12, \$75 each includes facial, manicure, pedicure and massage, sparkling grape juice and ice cream, 114 Palmetto Drive, Suite 6, Destin, or call (850) 654-8544.

**Hand & Stone Massage, facial** for \$59.95, call (850) 462-5603 or handandstonedes-tin.com.

## **Gifts under \$100:**

**Theo the giant 36" stuffed turtle** for \$99, all proceeds go to the Turtle Conservation Society; see SoWal Life front page in the November issue, or purchase at Pecan Jack's on 30A, (850) 622-0011.

**Village Door Destin New Year's Eve Party tickets** \$99 each includes Journey and Bon Jovi Tribute bands, a welcome drink, dinner buffet, champagne toast at midnight, and \$1000 in chips to gamble with poker, black jack, craps, roulette and Texas hold'em. Call (850) 502-4590 or villagedoormusichall.com.

**Party Boat Fishing Charter** on the Destin Princess or Destiny, 6-Hour Trip | Adult \$70; 6-Hour Trip | Military/Senior/Child/Rider \$65. 850-753-8667, info@DestinPartyBoatFishing.com, Destin-PartyBoatFishing.com, Destin Harbor.

## **Luxury gifts:**

**Miramar Beach Dental & Orthodontics BOOST Teeth Whitening Treatment** In house \$450 (\$150 discount) includes take home trays; Or \$250 take home bleach and custom fit trays, bleach is free for lifetime with regular cleaning appointments call for appointment (850) 650-2070.



**Lions Tale Adventures Shark Fishing Charter** \$600 for four hours, includes up to four people, call (850) 585-4747, or lionstaleadventures.com.

*Continued next page*

**A NEW HOUSE  
for the New Year!**

At Inlanta, we are committed to guiding you through every step of the homebuying process so you can be in your new home by the new year.



**Balenda Hetzel**  
NMLS #430532  
**Regional Production Manager**  
225 Main Street, Suite 14  
Destin, FL 32541  
Cell: **850.499.4759**  
[emeraldcoastlender.com](http://emeraldcoastlender.com)



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



Continued from previous page

**Emerald Coast Luxury Transportation Holiday Special**, \$400 for four hours in their luxury stretch limo call (850) 774-8345.

**A private fishing charter on Outta Line**, 1-6 passengers, half day (6 hours) \$1,290. (850) 837-2320, book online at CharterBoatOuttaLine.com.



**Rockwell Tharp boots** \$498 and up for that unique, European artistic boot statement, 141 Fisherman's Cove, Miramar Beach, rockwelltharp.com.

**Destin Pilates Gift certificate \$250 for 10 reformer classes**, two private sessions included for free, (850) 460-2828, destinpilates.com.



**What's Up Dog Puppy Kindergarten Training Class** \$129 for four sessions with your puppy starting at 16 weeks old, (850) 420-2894, bestobedience.com.

**A new performance fishing or pontoon boat, 2019 closeout deals, from The Ships Chandler**, 646 Harbor Blvd. in Destin, (850) 837-9306, info@theshipschanler.com.

**Zilis CBD Oil and CBG Two Bottle System** - 1 CBG and 1 Berry, Christmas Special \$119 reg. \$149.95. Call Cris Ponce (Ambassador #7162217) at droplifecri@gmail.com, zilis.com/droplife, (850) 830-3996.



BY GAIL PELTO, REALTOR

Should I wait until the new year to put my home or investment property on the market for sale? I often get this question this time of year. The short answer is: it depends. Lots of folks think they should wait until the new year or even until spring to list their property for sale and there are plenty of reasons why you shouldn't wait. Here's a few:

Conventional wisdom says you should wait until spring to list; however, studies show the homes listed now generally sell quicker and for MORE MONEY.

If you wait until after the new year or even until the spring, inventory skyrockets, and there are a whole bunch of sellers, your competition, who are going to wait. So, think sup-

ply and demand: if there are less properties to choose from, then the chances of you selling are greater.

Buyers shopping now are more serious. Buyers looking now are looking to buy now.

Buyers are more emotional during the holidays... go ahead and put up your Christmas decorations! Let buyers imagine themselves celebrating the holidays next year in what is your home this year.

Buyers often want or need to close before the end of the year because of tax implications. They can deduct mortgage interest, property taxes and interest costs of the loan. The tax deductions alone may be enough to cause them to purchase now rather than wait until after December 31st. As always, seek the advice of an attorney or tax advisor... just sayin'.

Are you concerned about showing your home to potential buyers when you have company coming in for the holidays? No worries! Your agent can block out showing times when you don't want them going in (or maybe

you can use showings as a "reason" to send the in-laws home early...just sayin').

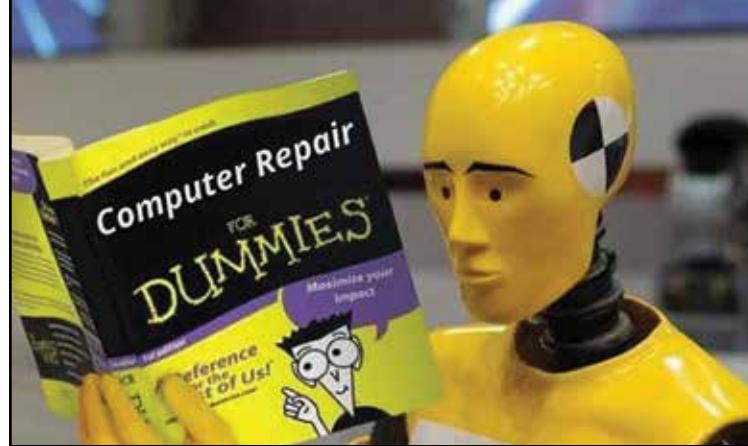
Bottom line: When you sell your home during the holidays, you will face less competition, more serious buyers and a quicker sales process. It also presents a unique opportunity to create a warm and cozy envi-

ronment that only the holidays can provide.

Got Questions? Call me, I'm here to help! Gail Pelto, 850.374.0454 or email to: Gail.Pelto@KW.com. And while we're on the subject... my team and I wish you a Most joyous holiday season and a prosperous new year!

## 'Tis the Season to Sell! Or is it?

***Is this how you feel when your computer crashes?***



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Repairs**

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[www.aboutfaceblinds.com](http://www.aboutfaceblinds.com)

 Community

# Charter Approved for First Ever Destin High School

"Over the past few months, there's been quite a buzz over a new Destin High School; things continue to progress toward its opening," says Prebble Ramswell, Destin High School Inc. President.

In October, the Okaloosa County School District voted 5-0 to approve the charter school contract for the first high school in Destin's history and officially the newest school in Okaloosa County. It was also the final step in making Destin High School an official member of the OCSD. The OCSD board reviewed and praised the comprehensive preparation and planning of the 450-page contract to make sure it met Florida's standard for charter schools. And with that, class-

es are scheduled to begin for grades 9-10 in August 2020.

In July, Destin High School Inc. began the process of negotiating the purchase of Destin United Methodist Church (200 Beach Drive) to be its campus – a \$12.9 million, 8.34-acre property. And Tallahassee-based consulting firm Collaborative Educational Network has begun its search for Destin High School's first principal. The school plans to expand after the first year to include grades 9-11 in 2021-2022 and grades 9-12 in 2022-2023. A mascot, logo and school colors will be announced soon.

"But now begins the real work," says Prebble. "We will be conducting major fundraising, recruiting, retrofitting and



then opening! Over the coming weeks and months, we invite members of the community to be part of the team to accomplish our opening in August 2020."

Prebble says the biggest initial task is fundraising. "Since the school district is not paying for this school, the community



Hank Stone (left),  
Paxton Manthey (right)



must do so and we need donors of every size. We even have building and classroom naming opportunities for large donors." If you or someone you know is interested in financially contributing, the Destin High School board has a digital fundraising package you can obtain via email at [info@destinhighschool.org](mailto:info@destinhighschool.org).

"This is an exciting time, but a busy time," says Prebble. "We will need to accomplish a lot and need the community's help to do it all. This is a community project and will take a community effort. We cannot wait to open the doors to DHS!"

## Hand & Stone Massage: Give an "Experience" Instead of "Stuff"



Here's why it's such a great idea:

A growing trend in holiday gift giving is to create an "experience" as a gift instead of giving "stuff." And why not?! As we all strive to be more environmentally friendly, the well-intentioned "stuff" we give others over the holidays quickly adds to the post-holiday clutter. According to studies collected by Joshua Becker, the expert on minimalism and author of several books on the topic:

The average family gives or throws away more than 200 pounds of clothes per year.

54% of adults in the U.S.

report being overwhelmed with clutter and 78% have no idea how to overcome it!

Storage facilities are now



the fastest growing real estate segment in the U.S. -- there is enough physical space at these facilities for every man, woman, and child in America to stand -- all at the same time!

know what they want, this holiday you can help them achieve it.

2. Make a donation on their behalf. It truly is better to give than to receive and giving the gift of giving will create more than just the instant gratification of more stuff.

1. And the number one experience you can give someone this holiday (at least in our humble opinion) is a gift card from Hand & Stone Massage and Facial Spa in Destin. Let them enjoy a day of pampering, it's healthy and feels great. This holiday get a free \$10 gift card when you spend \$100 or a free \$25 gift card when you spend \$200. Visit our website for details: [www.handandstonedestin.com](http://www.handandstonedestin.com).

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Locally owned and operated

### 5 great holiday experience gift ideas:

Want to try out experience giving this year? We put together this quick list of our top five gift experiences:

5. Tickets to a sporting event: Surprise them -- a road trip to see their favorite team will become a cherished memory.

4. Sign them up for a class: Maybe your gifting target has been thinking about learning photography or art.

3. Help them "take one off the bucket list." Go skydiving or commit to prepare together for that first-ever triathlon. You

# 2019 Football Guide

## Football, Food, Championships, Bowl Games...

### Tailfins Alehouse and Oyster Bar

With stunning views of the Destin Harbor and your favorite foods and drinks, Tailfins' Entertainment Complex delivers an incredible mix of friendly and fun atmosphere along with breathtaking views. A magical combination



for football watching and entertainment with Live Music seven days a week. Tailfins offers three levels of indoor and outdoor dining overlooking the Destin Boardwalk so come back again and again to experience all they have to offer.

There are huge Big Screen TV's everywhere you look so you can watch your favorite teams all season long. Be sure to try all of the Scrumptious Early Bird Specials M-F from 4 -7 p.m. including Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95. And if that's not already enough to bring you by, Tailfins offers a 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. We'll see you there.

850.650-1200 | On the Harbor in Destin | [tailfinsdestin.com](http://tailfinsdestin.com)

### Island Wing Company Grill & Bar

Voted Best Wings 4 years running, Island Wing Co. is calling your name. Come in and find



your favorite beer among the 58 selections on tap or enjoy a cocktail and savor some of the tastiest food you've ever eaten, all while watching your favorite teams on the many Big Screen TVs situated throughout this clean, open atmosphere. Football season is in full swing and IWC invites you back to experience the best Sports Bar and Grill in Destin; Back to watching, cheering, eating and drinking with all the other true, passionate wing eating, beer drinking fans that have made this the locals favorite place to gather.

981 U.S. Hwy 98, Destin | (850) 837-2999 | [www.islandwing.com](http://www.islandwing.com)

### Prime'D

Get Prime'd for the 2019 College and Pro Football Season. Oh, yes, it's that time of year again and we invite all of our friends and neighbors to come on by Destin's hottest haven for sports fans all season long. Now featuring Helen Back Pizza. Our new menu features delicious Small Bites to get you started like our Loaded Nachos, Sriracha Wings or Carnitas Tacos. Then enjoy



our Homemade Soups and Salads, Sandwiches including our famous Cuban, Philly shaved ribeye or Blackened Mahi just to name

a few. Mouth watering Entrees including Filet Mignon, Shrimp Linguini, Fresh Salmon, Fried Chicken and more. And of course a Kid's Menu and sweet desserts too...Affordably priced 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](http://primedatthepalms.com)

### Tequila's Sports Bar & Grill

Ready to shake it up a little, and we mean literally—Tequila's Sports Bar & Grill has quickly become a local favorite. Stop in today and let them serve up some of their world class jumbo-sized Margaritas, sure to set the mood

*Continued next page*



Game-Day Specials!



The View!

### Daily Power Lunch Specials 11-2

### Ladies' Night Every Thursday!



Featuring

Helen Back

OPEN 11:00 AM - 1:00 AM

(850) 351-0900

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Book Your Holiday Party Here! from 30 up to 300 people!

# PRIME'D

FOOTBALL!  
FOOD!  
FUN!

at the Palms

Featuring Helen Back Pizza

Small Bites, Soup & Salads, Sandwiches, Entrées, Sweets and Kids Menu  
Domestic, Import and Craft beers, Premium Liquors  
A unique selection of Wine, Frozen Drinks and a Coffee Bar

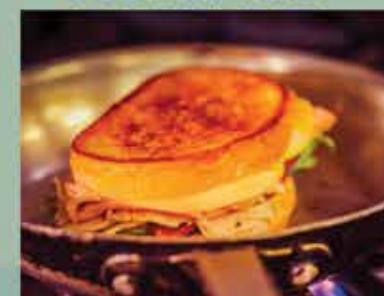
### Football Watching!



### The Vibes!



### Happy Hour 12-6



### Football Fare!



### 20 TVs!

# Destin's Best Places to Watch

to watch your favorite football game. Tequila's Sports Bar has some of the best seats in the neighborhood. Listen to live music every Friday and Latin Saturdays where you can dance the night away! A fusion of sports bar food and delightful Mexican dishes, lunch specials offered daily

Monday through Friday for \$8.99. Try an order of the garlic parmesan wings then top it off with an order of garlic shrimp that comes with rice and refried beans. EAT, DRINK, FOOTBALL, FIESTA!!

OPEN 11 a.m. to 9:30 p.m., Fri. and Sat. 11 a.m. to 2 a.m.

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

sandestinsportsbar.com



## 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 of seating for everyone and TVs galore, plus fun and games all week long. Weekly specials and fun include Music Bingo on Tuesdays at 7 p.m.; \$.69 cent Wing Wednesdays; Sports fans from all over come and watch all their favorite teams on countless regional and national sports networks including College & Pro Football. And there's a fully stocked bar with 95 different bourbons and 30 beers on draft!

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

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SPORTS BAR & GRILL**

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11225 US-98 W, Miramar Beach, FL 32550  
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## The Beach House

Located next to the Hilton Sandestin, you'll enjoy the magnificent view of the white sandy beaches and emerald waters from every seat, indoors or out! And, the game is always on one of the large TV's. And there are a variety of delectable dishes including Grouper tacos, perfectly 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

## Football, Food, Championships, Bowl Games



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Games.....

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## College Football Conference Championship Games Schedule

**Friday, Dec. 6, 2019**

**Pac-12 Championship Game**

Oregon vs. Utah Levi's Stadium  
Santa Clara, CA 8pm / ABC

**Saturday, Dec. 7, 2019**

**Big 12 Championship Game**

Baylor vs. Oklahoma  
AT&T Stadium, Arlington, TX 12pm / ABC

**MAC Championship Game**

Miami (Ohio) vs. Central Michigan  
Ford Field, Detroit, MI 12pm / ESPN2

**Sun Belt Championship Game**

Louisiana at Appalachian State  
Kidd Brewer Stadium, Boone, NC  
12pm / ESPN

**Conference USA Championship Game**

UAB at Florida Atlantic  
FAU Stadium, Boca Raton, FL  
1:30pm / CBSSN

**American Championship Game**

Cincinnati at Memphis  
Liberty Bowl, Memphis, TN 3:30pm / ABC

**Mountain West Championship Game**

Hawaii at Boise State  
Albertson Stadium, Boise, ID 4pm / ESPN

**SEC Championship Game**

Georgia vs. LSU  
Mercedes-Benz Stadium, Atlanta, GA 4pm / CBS

**SWAC Championship Game**

Southern at Alcorn State  
Jack Spinks Stadium, Lorman, MS  
4pm / ESPNU

**ACC Championship Game**

Virginia vs. Clemson  
Bank of America Stadium, Charlotte, NC  
7:30pm / ABC

**Big Ten Championship Game**

Ohio State vs. Wisconsin  
Lucas Oil Stadium, Indianapolis, IN 8pm / FOX

## Championship Game Schedule

**Saturday, Dec. 28, 2019**

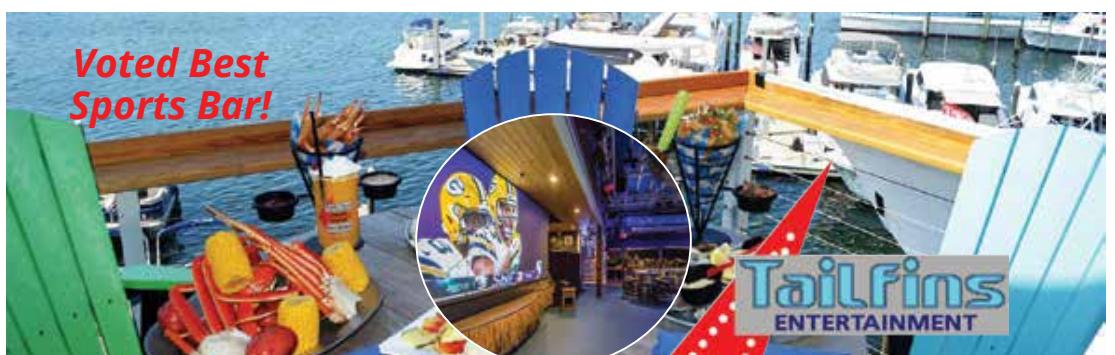
**PlayStation Fiesta Bowl** Semifinal Game State Farm Stadium, Glendale, AZ  
4 or 8pm ET / ESPN

**Chick-fil-A Peach Bowl** Semifinal Game Mercedes-Benz Stadium, Atlanta, GA  
4 or 8pm ET / ESPN

**Monday, Jan. 13, 2020**

**CFP National Championship** Semifinal Winners Mercedes-Benz Superdome, New Orleans, LA  
8pm ET / ESPN

TEAMS TO BE ANNOUNCED



**Amazing Food  
Fresh Seafood**

**EARLY BIRD DINNER SPECIALS**

4-7 pm

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

**ALASKAN CRAB LEGS**  
Dinner Special \$19.95 (M-F 4 till 7)

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**OYSTER BAR**  
ON THE DOCKS

Destin, Florida

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**COLLEGE FOOTBALL...**  
...SUNDAY NFL TICKET

**\$9.99 LUNCH SPECIALS**  
Monday thru Friday

# 2019-20 Bowl Schedule

**Dec. 20**

<b>Makers Wanted Bahamas Bowl</b>
Thomas A. Robinson National Stadium
Nassau
2 p.m., ESPN
<b>Frisco Bowl</b>
Toyota Stadium
Frisco, Texas
7:30 p.m., ESPN2
<b>Dec. 21</b>
<b>Celebration Bowl</b>
Mercedes-Benz Stadium
Atlanta
Noon, ABC
<b>New Mexico Bowl</b>
Dreamstyle Stadium
Albuquerque, New Mexico
2 p.m., ESPN
<b>Cheribundi Boca Raton Bowl</b>
FAU Stadium
Boca Raton, Florida
3:30 p.m., ABC
<b>Camellia Bowl</b>
Cramton Bowl
Montgomery, Alabama
5:30 p.m., ESPN
<b>Mitsubishi Motors Las Vegas Bowl</b>
Sam Boyd Stadium
Las Vegas
7:30 p.m., ABC
<b>R+L Carriers New Orleans Bowl</b>
Mercedes-Benz Superdome
New Orleans
9 p.m., ESPN

**Dec. 23**

<b>Bad Boy Mowers Gasparilla Bowl</b>
Raymond James Stadium
Tampa, Florida
2:30 p.m., ESPN
<b>Dec. 24</b>
<b>SoFi Hawai'i Bowl</b>
Aloha Stadium
Honolulu
8 p.m., ESPN
<b>Dec. 26</b>
<b>Walk-On's Independence Bowl</b>
Independence Stadium
Shreveport, Louisiana
4 p.m., ESPN
<b>Quick Lane Bowl</b>
Ford Field
Detroit
8 p.m., ESPN
<b>Dec. 27</b>
<b>Military Bowl Presented by Northrop Grumman</b>
Navy-Marine Corps Memorial Stadium
Annapolis, Maryland
Noon, ESPN
<b>New Era Pinstripe Bowl</b>
Yankee Stadium
New York
3:20 p.m., ESPN
<b>Academy Sports + Outdoors Texas Bowl</b>
NRG Stadium
Houston
6:45 p.m., ESPN

**San Diego County Credit Union Holiday Bowl**

SDCCU Stadium
San Diego
8 p.m., Fox Sports 1
<b>Cheez-It Bowl</b>
Chase Field
Phoenix
10:15 p.m., ESPN
<b>Dec. 28</b>
<b>Camping World Bowl</b>
Camping World Stadium
Orlando, Florida
Noon, ABC
<b>Goodyear Cotton Bowl Classic</b>
AT&T Stadium
Dallas
Noon, ESPN
<b>College Football Playoff Semifinal at the PlayStation Fiesta Bowl</b>
State Farm Stadium
Glendale, Arizona
4 or 8 p.m., ESPN
<b>College Football Playoff Semifinal at the Chick-fil-A Peach Bowl</b>
Mercedes-Benz Stadium
Atlanta
4 or 8 p.m., ESPN
<b>Dec. 30</b>
<b>SERVPRO First Responder Bowl</b>
Gerald J. Ford Stadium
Dallas
12:30 p.m., ESPN
<b>Franklin American Mortgage Music City Bowl</b>
Nissan Stadium
Nashville, Tennessee
4 p.m., ESPN

**Redbox Bowl**

Levi's Stadium
Santa Clara, California
4 p.m., FOX
<b>Capital One Orange Bowl</b>
Hard Rock Stadium
Miami Gardens, Florida
8 p.m., ESPN
<b>Dec. 31</b>
<b>Bank of America Stadium</b>
Charlotte, North Carolina
Noon, ESPN
<b>Belk Bowl</b>
Bank of America Stadium
Charlotte, North Carolina
Noon, ESPN
<b>Tony the Tiger Sun Bowl</b>
Sun Bowl Stadium
El Paso, Texas
2 p.m., CBS
<b>AutoZone Liberty Bowl</b>
Liberty Bowl Memorial Stadium
Memphis, Tennessee
3:45 p.m., ESPN
<b>Valero Alamo Bowl</b>
Alamodome
San Antonio
7:30 p.m., ESPN
<b>Jan. 1, 2020</b>
<b>Vrbo Citrus Bowl</b>
Camping World Stadium
Orlando, Florida
1 p.m., ABC
<b>Outback Bowl</b>
Raymond James Stadium
Tampa, Florida
1 p.m., ESPN

**Rose Bowl Game presented by Northwestern Mutual**

Rose Bowl
Pasadena, California
5 p.m., ESPN
<b>Allstate Sugar Bowl</b>
Mercedes-Benz Superdome
New Orleans
8:45 p.m., ESPN
<b>Jan. 2</b>
<b>TicketSmarter Birmingham Bowl</b>
Legion Field
Birmingham, Alabama
3 p.m., ESPN
<b>TaxSlayer Gator Bowl</b>
TIAA Bank Field
Jacksonville, Florida
7 p.m., ESPN
<b>Jan. 3</b>
<b>Famous Idaho Potato Bowl</b>
Albertsons Stadium
Boise, Idaho
3:30 p.m., ESPN
<b>Jan. 4</b>
<b>Lockheed Martin Armed Forces Bowl</b>
Amon G. Carter Stadium
Fort Worth, Texas
11:30 a.m., ESPN
<b>Jan. 6</b>
<b>Mobile Alabama Bowl</b>
Ladd-Peebles Stadium
Mobile, Alabama
7:30 p.m., ESPN

## PRO FOOTBALL WATCHING DECEMBER 2019

### NFC EAST

#### DALLAS COWBOYS

Dec. 5 at Chicago Bears, 7:20 p.m. (FOX/NFL Network/Amazon\*\*)

Dec. 15 vs. Los Angeles Rams, 3:25 p.m. (FOX)

Dec. 22 at Philadelphia Eagles, 3:25 p.m. (FOX)

Dec. 29 vs. Washington Redskins, 12 p.m. (FOX)

#### NEW YORK GIANTS

Dec. 1 vs. Green Bay Packers, 12 p.m. (FOX)

Dec. 9 at Philadelphia Eagles, 7:15 p.m. (ESPN)

Dec. 15 vs. Miami Dolphins, 12 p.m. (CBS)

Dec. 22 at Washington Redskins, 12 p.m. (FOX)

Dec. 29 vs. Philadelphia Eagles, 12 p.m. (FOX)

#### PHILADELPHIA EAGLES

Dec. 1 at Miami Dolphins, 12 p.m. (FOX)

Dec. 9 vs. New York Giants, 7:15 p.m. (ESPN)

Dec. 15 at Washington Redskins, 12 p.m. (FOX)

Dec. 22 vs. Dallas Cowboys, 3:25 p.m. (FOX)

Dec. 29 at New York Giants, 12 p.m. (FOX)

#### WASHINGTON REDSKINS

Dec. 1 at Carolina Panthers, 12 p.m. (CBS)

Dec. 8 at Green Bay Packers, 12 p.m. (FOX)

Dec. 15 vs. Philadelphia Eagles, 12 p.m. (FOX)

Dec. 22 vs. New York Giants, 12 p.m. (FOX)

Dec. 29 at Dallas Cowboys, 12 p.m. (FOX)

### NFC NORTH

#### CHICAGO BEARS

Dec. 5 vs. Dallas Cowboys, 7:20 p.m. (FOX/NFL Network/Amazon\*\*)

Dec. 15 at Green Bay Packers, 12 p.m. (FOX)

Dec. 22 vs. Kansas City Chiefs\*, 7:20 p.m. (NBC)

Dec. 29 at Minnesota Vikings, 12 p.m. (FOX)

#### DETROIT LIONS

Dec. 8 at Minnesota Vikings, 12 p.m. (FOX)

Dec. 15 vs. Tampa Bay Buccaneers, 12 p.m. (FOX)

Dec. 21 or 22 at Denver Broncos, TBD (TBD)

Dec. 29 vs. Green Bay Packers, 12 p.m. (FOX)

#### GREEN BAY PACKERS

Dec. 1 at New York Giants, 12 p.m. (FOX)

Dec. 8 vs. Washington Redskins, 12 p.m. (FOX)

Dec. 15 vs. Chicago Bears, 12 p.m. (FOX)

Dec. 25 at Minnesota Vikings, 7:15 p.m. (ESPN)

Dec. 29 at Detroit Lions, 12 p.m. (FOX)

### MINNESOTA VIKINGS

Dec. 2 at Seattle Seahawks, 7:15 p.m. (ESPN)

Dec. 8 vs. Detroit Lions, 12 p.m. (FOX)

Dec. 15 at Los Angeles Chargers\*, 7:20 p.m. (NBC)

Dec. 23 vs. Green Bay Packers, 7:15 p.m. (ESPN)

Dec. 29 vs. Chicago Bears, 12 p.m. (FOX)

### NFC SOUTH

#### ATLANTA FALCONS

Dec. 8 vs. Carolina Panthers, 12 p.m. (FOX)

Dec. 15 at San Francisco 49ers, 3:25 p.m. (FOX)

Dec. 22 vs. Jacksonville Jaguars, 12 p.m. (FOX)

Dec. 29 at Tampa Bay Buccaneers, 12 p.m. (FOX)

#### CAROLINA PANTHERS

Dec. 1 vs. Washington Redskins, 12 p.m. (CBS)

Dec. 8 at Atlanta Falcons, 12 p.m. (FOX)

Dec. 15 vs. Seattle Seahawks, 12 p.m. (FOX)

Dec. 22 at Indianapolis Colts, 12 p.m. (FOX)

Dec. 29 vs. New Orleans Saints, 12 p.m. (FOX)

#### NEW ORLEANS SAINTS

Dec. 8 vs. San Francisco 49ers, 12 p.m. (FOX)

Dec. 16 vs. Indianapolis Colts, 7:15 p.m. (ESPN)

Dec. 22 at Tennessee Titans, 12 p.m. (FOX)

Dec. 29 at Carolina Panthers, 12 p.m. (FOX)

#### TAMPA BAY BUCCANEERS

Dec. 1 at Jacksonville Jaguars, 12 p.m. (FOX)

Dec. 8 vs. Indianapolis Colts, 12 p.m. (CBS)

Dec. 15 at Detroit Lions, 12 p.m. (FOX)

Dec. 21 or 22 vs. Houston Texans, TBD (TBD)

Dec. 29 vs. Atlanta Falcons, 12 p.m. (FOX)

#### ARIZONA CARDINALS

Dec. 1 vs. Los Angeles Rams, 3:05 p.m. (FOX)

Dec. 8 vs. Pittsburgh Steelers, 3:25 p.m. (CBS)

Dec. 15 vs. Cleveland Browns, 3:05 p.m. (CBS)

Dec. 22 at Seattle Seahawks, 3:25 p.m. (FOX)

Dec. 29 at Los Angeles Rams, 3:25 p.m. (FOX)

#### LOS ANGELES RAMS

Dec. 1 at Arizona Cardinals, 3:05 p.m. (FOX)

Dec. 8 vs. Seattle Seahawks\*, 7:20 p.m. (NBC)

Dec. 15 at Dallas Cowboys, 3:25 p.m. (FOX)

Dec. 21 or 22 at San Francisco 49ers, TBD (TBD)

#### AFC EAST

#### BUFFALO BILLS

Dec. 8 vs. Baltimore Ravens, 12 p.m. (CBS)

Dec. 15 at Pittsburgh Steelers, 12 p.m. (CBS)

Dec. 21 or 22 at New England Patriots, TBD (TBD)

Dec. 29 vs. Miami Dolphins, 12 p.m. (CBS)

#### CLEVELAND BROWNS

Dec. 1 vs. Cincinnati Bengals, 12 p.m. (CBS)

Dec. 8 vs. Miami Dolphins, 12 p.m. (CBS)

Dec. 15 vs. New England Patriots, 12 p.m. (CBS)

Dec. 22 vs. Buffalo Bills, 12 p.m. (CBS)

Dec. 29 vs. Miami Dolphins, 12 p.m. (CBS)</



Fortunately, as locals, we have many area restaurants that offer a Holiday meal or catering, and can help make the holidays special. Try Brotula's Seafood House & Steamer, a seafood-lover's paradise, for a little break from the traditional (and there's 20% discount for locals!) Brotula's will be open Christmas Eve for brunch, lunch and dinner, closing at 9 p.m. on Christmas Eve (850-460-8900). PJ's Pasta, Pizza, Ice Cream and Catering would be the perfect spot to order ahead and take a home-cooked meal as well as Sarah K's Gourmet, Honey Baked Ham and Hebert's Specialty Meats to accompany a perfect meal for this special time after shopping and the buzz to simply relax.

You can enjoy a Christmas Day meal at Sandcastles Restaurant and Lounge inside the Hil-

ton Sandestin Beach Golf Resort and Spa 11:30 a.m. to 3 p.m. Cost is \$43.95 for adults and \$16.95 for children age 6-12. We recommend making reservations at 850-267-9500, ext. 44. Grande Vista Bar & Grille in Destin is offering a three course Christmas feast from 11 a.m.-4 p.m. (850-424-0621).

You can join Beach Walk Café for a delicious holiday dinner this Christmas Eve. Feast on a decadent four-course meal for \$65 per person (13 years old and up). Reservations are required. Spots

are already starting to fill up, so call 850-650-7100 soon. The Marlin Grill will be open Christmas Eve and for dinner from 5-9 p.m. on Christmas Day (850-351-1990). The Primrose Restaurant inside The Henderson will serve Christmas Eve dinner from 5-9 p.m. and a Christmas Day brunch from 11 a.m.-2:30 p.m. (855-741-2777). Others open on Christmas Eve include Osaka Japanese Hibachi Steakhouse and Sushi Bar in Destin and Surf Hut, with stunning Gulf view, on Scenic Gulf Drive until 8 p.m.

You might want to include something special this holiday by cruising aboard The Solaris while enjoying a chef-prepared menu, or taste features hand-picked by Emeril himself at Emeril's Coastal Italian at Grand Boulevard. Other recommendations include Bric à Brac, La Famiglia, The Melting Pot Harbor Docks, Cuvee Kitchen + Wine Bar, Ruth's Chris Steak House, 790 on the Gulf and Marina Café.

## Destin Dining, Entertainment, Music & Specials

### Fuducker's Beachside Bar & Grill

#### SPECIALS

**Buy One Meal / Get One Free**  
[\(Clip our coupon\)](#)

**Locals, ask for your own Locals Discount Card good for 15% off**

\* Includes preferential seating year round

**\$1 Beer Night...Every Saturday night...**

**Starting at 7 pm**

**\$1 Draft Bud Light Beer!** Purchase a \$2 12 oz. Mug and get \$1 refills ALL NIGHT! Additional Specials: \$1 Bottled Beer - PBR, Rolling Rock and more... 1/2 OFF ALL Appetizers \$12.99 or less.

**THURSDAY DEC. 19 at 7 pm**

Free Jazz Night...Enjoy an evening of big band and contemporary jazz. This event is FREE to attend! A cash bar featuring all your favorites is available. You may also purchase an amazing array of appetizers, entrees and desserts during the show.

### Bric a' Brac

#### SPECIALS

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

#### MUSIC

**Live Entertainment:**

**Wednesdays:** Solo Musician

**Thursdays:** Karaoke - 7 pm

**Fridays:** Jones & Company - 7 pm

**Saturdays:** Karaoke - 7 pm

**Late Night! 11pm - 4 am**

Latin Night Fridays & Saturdays  
Music and Dancing Upstairs/Downstairs

### Brotula's Seafood House & Steamer

#### SPECIALS

**25% OFF with Military or Local ID**  
(Valid ONLY with coupon or mention Destin Life ad, not valid with any other promotions or discounts.)

**HAPPY HOUR** Monday - Friday from 2 - 5 pm

**Wine-Down Wednesday** 4 pm 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** 11 am - 2 pm

\$12.95 Bottomless Mimosas

\$5 Bloody Marys & Margaritas

### Boathouse Oyster Bar

#### SPECIALS

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

#### MUSIC

December Live Music Line-up:

**Mondays:** Cole Jordan - 5 pm

Roshambo - 9 pm

**Tuesdays:** Austin Jennings - 8 pm

**Wednesdays:** Hayes and Howard - 8 pm

**Thursdays:** Rusty Hammerstein - 4 pm

Austin Jennings - 8pm

**Fridays:** Jason Findley - 4 pm

Jason Clark - 8 pm

**Saturdays:** Kelly Byrd -12 pm

Rusty Hammerstrom - 4 pm

Gunner - 8 pm

**Sundays:** Kelly Byrd - 12 pm

Jason Findley - 4 pm | Squeely Dan - 9 pm

#### The Melting Pot

#### SPECIALS

4pm to 6pm Every Day

**BEST HAPPY HOUR IN TOWN!**

\$3 Bottled Beers, \$4 select wines and draft beers, \$5 select cocktails and \$6 cheese or chocolate fondues!

Join Us Every Wednesday for our Crave Combo and \$10 Off Wine!

ENJOY a three course fondue meal \$22.95 and \$10 off any bottle of wine every Wednesday night. There is no better excuse for a midweek break!

*The Last Tuesday Of Every Month:*

#### LADIES NIGHT OUT

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

**Every Monday Night:**

#### BARE NIGHT - BAR AND RESTAURANT EMPLOYEE NIGHT

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

#### MILITARY APPRECIATION

10% off all food every night.

#### La Famiglia Restaurant

#### SPECIALS

Lunch Menu starts at \$7.99

**Wine Down Wednesdays**

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

#### AJ's Destin

#### MUSIC

**DECEMBER LIVE MUSIC AT AJ'S**

**FRIDAYS:** DJ Boom 8 pm | Jacob Mohr 4 pm | Black Eyed Blonde 9:30 pm

**SATURDAYS:** DJ Serpent 8 pm | Will & Linda 4 PM | Black Eyed Blonde 9:30 pm

**SUNDAYS:** DJ Dan Davis 4 pm Jones and company 4 pm

Contact (850) 837-1913 or dan@ajsdestin.com for more info.

## LA FAMIGLIA

Restaurant & Pizzeria



Experience "Authentic" Italian Cuisine  
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Featuring Veal & Chicken Parmesan, Marsala,  
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**New Location:** Island Palms Plaza

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850-279-4527



## Bric à Brac

Family-Friendly, American-Style Seafood Restaurant  
Locally Owned & Operated

*Voted Best Crab Cakes in Destin*

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

#### LIVE ENTERTAINMENT

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

11 pm to 4 am

## LATIN NIGHT

FRIDAYS & SATURDAYS

Shoreline Village Plaza | 824 Highway 98 E

**850-424-6369 | www.bricabracdestin.com**



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savor every moment\*

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Happy Hour

\$6 cheese and \$6 chocolate fondues plus drink specials every day from 4-6 at our bar.

Book your fondue experience today!

 **Fishing**
**BOAT PARADE***continued from page 1*

we like to light up the holidays a little bit bigger and brighter. Each year for the past 33 years, Destin boat owners have celebrated by adorning their vessels, large and small, getting into the holiday spirit with as many lights and decorations as possible and cruising in, all in a gleaming row, through the historic Destin Harbor.

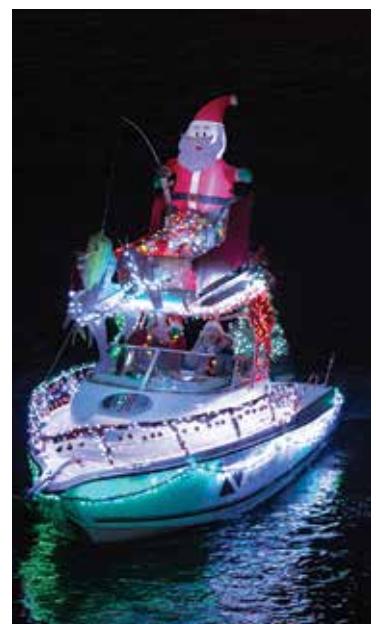
Boats light up the night on the Harbor where the brightest, most creative ones win the holiday and a few lucky seafar-

ers gain bragging rights to the most decked out boat between Pensacola and Panama City. The same vessels that command Destin's waters on warmer days take on blinking lights, animated characters and other holiday fare for this December Destin tradition that pleases thousands of fans watching from the Harbor's docks, businesses and banks.

Hosted by the Destin Fishing and History Museum and Jimmy Buffet's Margaritaville, excited bystanders gather to watch boats of all shapes and sizes—powerboats, party boats,



Photos by Air Land Sea Productions



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pontoon boats, sail boats and yachts—each decked out in glittering holiday cheer, parade by as costumed revelers join in the mix, adding even more holiday decor. Faithful crews decorate,

dress in theme costumes and entertain using all things that assault the senses from a visual and sound standpoint. “It’s just as much about the boat community as watchers and bystanders

gathered in the many restaurants and docks along the Destin Harbor. “It’s a good excuse, says Mary Ann Windes, Destin Fishing Fleet, Party Boat Destin Princess and Party Boat Destiny, “to go boating in the winter and celebrate the holidays. During the parade, you’ll be sure to see elaborate light displays,” she says. “Some lights are choreographed to Christmas music and other boats sport famous passengers like Santa and the Grinch. All are clearly enjoying their moment in the parade.”

Museum Executive Director Kathy Marler Blue says there can be as many as 30 boats competing in the eight boat categories. Cited by *Coastal Living* as one of the Best Holiday Boat Parades in America, the first boat parade was started in 1986 by the first museum which was the “Destin Fishing Museum” and was located in the old “Jitney Jungle” building (now where the McGuire’s complex and businesses are) as a way to give back to the community for all the support shown to the museum. That first museum was started in 1985 and operated until 1996 when the property

**BOATHOUSE**  
OYSTER BAR

*A Local's Favorite For Over 30 Years!*

**DECEMBER LIVE MUSIC!**

- |                    |  |
|--------------------|--|
| <b>Mondays:</b>    | Cole Jordan<br>Roshambo                    |
| <b>Tuesdays:</b>   | Austin Jennings                            |
| <b>Wednesdays:</b> | Hayes and Howland                          |
| <b>Thursdays:</b>  | Rusty Hammerstrom<br>Austin Jennings       |
| <b>Fridays:</b>    | Jason Findley<br>Jason Clark               |
| <b>Saturdays:</b>  | Kelly Byrd<br>Rusty Hammerstrom<br>Gunner  |
| <b>Sundays:</b>    | Kelly Byrd<br>Jason Findley<br>Squeely Dan |

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

**288 Harbor Blvd, Destin  
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[www.boathouseoysterbardestin.com](http://www.boathouseoysterbardestin.com)

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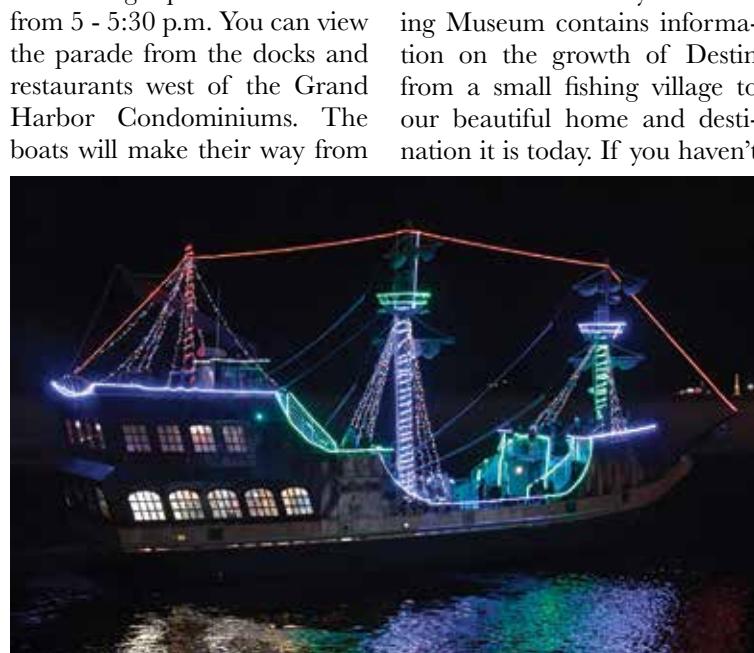


*Continued from previous page*

was sold. Many of the charter boat wives that helped start that first museum started the boat parade. It was continued through time. In 2003, the community came together again and started a new museum, The Destin History & Fishing Museum, which was opened to the public Oct. 1, 2005, and the group continued the boat parade.

And now Margaritaville and Air Land Sea Productions, help host the boat parade, too, where proceeds benefit the Destin History and Fishing Museum.

This year's Holiday on the Harbor Boat Parade begins at 6 p.m., Sunday Dec. 15. Boats will start lining up in the Harbor from 5 - 5:30 p.m. You can view the parade from the docks and restaurants west of the Grand Harbor Condominiums. The boats will make their way from



the east side of the Destin Harbor (near Boshamps restaurant) to the west side (Harborwalk Village/Emerald Grande) ending near the Destin Bridge and East Pass area. You can view the lighted boat parade anywhere from Boshamps Seafood and Oyster House (approximate starting point) to Harborwalk Village where it ends. Many restaurants in between and along the Destin Harbor have a nice view of the boats including Tailfins from the 2nd and 3rd floor, AJ's from the upstairs area, Margaritaville from the 2nd and 3rd floors, the Boat-house, both levels of Harry T's, Jackacudas outside seating and Brotula's outside seating.

Celebrity judges will be stationed at Harry T's in HarborWalk Village. Judges rate each boat on its originality, lights, appearance and special effects. There are awards in 8 categories with 10 prizes: private boat 30 feet and under, private 31 feet and over, charter/commercial

boat 30 feet and under, charter/commercial boat 31 feet and over, tour boat/motorized 50 feet and under, tour boat/motorized 50 feet and over, sailboat 30 feet and under, and sailboat 31 feet and over. An additional award will go to the best overall boat entry and the city of Destin sponsors an award for the boat that best showcases the Harbor heritage. Once all the boats pass Harborwalk Village and Norriego Point, the fireworks begin hosted by HarborWalk Village signaling the end of the parade. Earlier in the day, there's entertainment along the Harbor and visits with Santa at HarborWalk Village's main stage prior to the parade from 1-4 p.m.

The Destin History and Fishing Museum contains information on the growth of Destin from a small fishing village to our beautiful home and destination it is today. If you haven't

helping to make the parade a wonderful Destin holiday tradition.

Last year's winners were: Wayne Bradshaw's Perfect Storm for private 30 foot and under; Jeff Henley's The Grinch for private 31 foot and over; Hank Morphis' Liquid Therapy for charter/commercial 30 foot and under; Ronnie Youmans' Sea Fix for charter/commercial

31 foot and over; Harbor Partin's Emerald Grande Shuttle II for tour boat/motorized 50 foot and under; Alex Kent's Hannah Marie for tour boat/motorized 51 foot and over; Karl Marusak's Spider Crab for sailboat 31 foot and over; Nick Price's Swoop II for overall best entry; and David Szklarski's Getting Nauti winning the city of Destin Harbor Heritage Award.

All commercial, charter and private boats are invited to help light up the Harbor with true Destin spirit. To register your boat with the \$25 entry fee, stop by the Destin History and Fishing Museum, 108 Stahlman Ave., call 850.837.6611 or email kathydestinhistory@gmail.com.

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 Pets

## Introducing "Healing Touch" for Animals

### An Alternative Approach to Healing through Energy Medicine

BY MELANIE BARRETT

When Max and Vickie Green realized something was wrong with their 14-year-old schnauzer, they took Calle to the vet. She was unable to hold her head upright, and seemed to wobble when she walked. The vet told the owners that Calle had suffered a vestibular attack.

According to petmd.com, canine idiopathic vestibular disease, which is also sometimes called "old dog disease" or "old rolling dog syndrome," can be very scary for pet parents. To the untrained eye, the symptoms may mimic serious, life threatening conditions such as stroke or a brain tumor.

The good news is that this condition, which is described by veterinarians as fairly common, typically disappears in a matter of days. Some symptoms of the disease may include: head tilt, which may be slight to extreme,



acting dizzy and falling down, nausea and/or vomiting, and dogs may also turn in circles or roll around.

Vickie had heard of my 30a swim dog therapy, and thought that might help. I realized that Calle was unable to swim because she kept moving from side to side. I told her about energy sessions to help with Calle's issue.

I'm a Healing Touch for Animals certified practitioner. HTA is an energy field therapy that supports the body to self-heal, according to [healingtouchforanimals.com](http://healingtouchforanimals.com). The techniques used in the program help balance and clear the body's energy systems. This allows optimum physiological responses to stabilize and support the body, providing a sense

of well-being. Using clear intent with the application of each technique, the practitioner assists with the stability of the recipient's energy field and healing occurs. Healing Touch for Animals techniques use light touch or near body touch to clear, balance and stabilize the animal's energy system to promote healing. The techniques for animals are used as a cooperative adjunct with traditional veterinary medicine to provide the very best healthcare for our animals.

HTA assists with: overall well-being, health issues, healing from accidents and injuries, pain control, disease prevention, trauma, anxiety and stress reduction, separation issues, grief, behavior modification, competition, performance training, focus, and support during euthanasia.

Healing Touch for Animals techniques can provide pain relief, accelerated wound healing

and even improve the immune system function. I have been using the energy medicine for 4 years, and I have seen dogs/ animals healed, or their lives extended.

Vickie Green is sold on the treatment. "What a wonderful thing she did for our girl. We could see results after only two treatments," Vickie said. "Calle went weekly for several months. I highly recommend this treatment. Calle is 14 and is doing amazing!"

I own 30aswimdog.com, a canine aqua therapy modality. I also holds two certifications in Animal Aromatherapy, which is the use of essential oils for animals; I'm a dog behaviorist through emeraldcoastdogbehavior.com, and a Healing Touch (for humans) apprentice, and I've completed four out of five levels. Please contact me at 850-218-0476 for more information.

## Pets Looking for a Home for Christmas

"I'll be home for Christmas," is something pets at the Panhandle Animal Welfare Society (PAWS) are hoping Santa will help them sing (in barks and meows).

Play Santa, so they won't sing "Blue Christmas" instead.

Dressed in their holiday finery — there's even a half-antler costume representing the Grinch's

dog, Max — PAWS pets will be showing their sweet Christmas spirit at the following events throughout December:

**Home for the Pawlidays** — 10 a.m. to 4 p.m. Dec. 7 at the shelter, 752 Lovejoy Road NW, Fort Walton Beach. Sip some hot chocolate and get a picture with Santa Paws, too!

**Finals Week De-Stress** — 10 a.m. to 1 p.m. Dec. 11 on the lawn at Northwest Florida State College, 100 E. College Blvd., Niceville. Our dogs are helping the students chillax a little during finals week by offering furry snuggles and kisses.

**Yule of Yesteryear** — 10 a.m. to 4 p.m. Dec. 14 at the Heritage Museum of North-

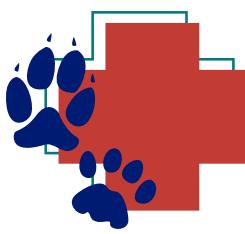
west Florida, 115 Westview Ave., Valparaiso. Not looking for a pet, but want to help out? We'll have a booth with a giving tree and gifts for sale at this annual celebration. The festival features food and crafts from local restaurants and artisans.



Yaz, a 10-year-old bulldog mix, has been at PAWS since June. This sweetie walks great on a leash, knows basic commands and is ready to go home.



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at Our New  
Location in  
Destin!



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## Fort Walton Beach Medical Center is a 5-Star Recipient

Fort Walton Beach Medical Center is 5-star rated for coronary bypass surgeries, treatment of heart attacks and pacemaker procedures outcomes according to a national report released by Healthgrades, the leading online resource for information about physicians and hospitals. This achievement is part of the Healthgrades 2020 Report to the Nation, which underscores the importance of hospital quality to both consumers and hospital leaders. Every year, Healthgrades evaluates hospital performance at nearly 4,500 hospitals nationwide for 32 of the most common inpatient procedures and conditions using Medicare data, and additional analyzes outcomes in appendectomy and bariatric surgery from 15 states.

Variation in care has a significant impact on health outcomes. From 2016-2018, if all hospitals as a group performed similarly to hospitals receiving 5 stars as a group, on average, 220,019 lives could potentially have been saved and 149,403 complications could potentially have been avoided. A 5-star rating indicates that Fort Walton Beach Medical Center's



clinical outcomes are statistically significantly better than expected when treating the condition or performing the procedure being evaluated.

"Consumers have many choices when it comes to choosing a hospital where to receive care and the choice can be a matter of life and death," said Brad Bowman, MD, Chief Medical

Officer at Healthgrades. "The hospitals that have been recognized as 5-star rated for specific procedures and conditions stand out above the rest for the ongoing dedication and commitment to providing exceptional care to their patients."

"I am proud to be associated with a hospital of this caliber. To receive a 5-star rating in car-

diac procedures and surgery is a huge accomplishment and is evident of the outstanding quality care we provide the people in our communities," stated Mitch Mongell, Fort Walton Beach Medical Center CEO.

Fort Walton Beach Medical Center was also recognized for the

following clinical achievements:

- Among the top 10% in the nation for cardiac surgery for two years in a row
- Recipient of the Healthgrades Cardiac Surgery Excellence Award for two years in a row



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**DESTIN ER**

An affiliate of Fort Walton Beach Medical Center

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 Wellness

## It's Time To Take Your Health Back With Regenerative Wellness Infiniti Cells

Our stem cells decrease and decline with age. When we're born, one in every 10,000 cells are stem cells. By the time we reach the teenage years, around one in every 100,000 cells are stem cells. By the time we reach age 30, one in every 250,000 cells are stem cells. By age 40, one in every 400,000 cells are stem cells, and by the time we reach age 80, one in every 2,000,000 cells are stem cells. Now, you can see what happens as we age and why we just don't bounce back like we did when we were younger.

Shirley Mitchell Williams, author and educator of Regenerative Wellness and Stem Cell Therapy will be sharing her testimony, after being given a death sentence, at a free educational

seminar on Dec. 9, at Destin Pilates Center. She will share how she was diagnosed with Stage 4, End Stage Breast Cancer with mets to the bones, organs, and lymph nodes and that medical science gave her no hope of survival.

Shirley brings a message of HOPE (Healing Of People Everywhere). Please join Destin Pilates Center and others to learn more about REGENERATION, and how to live YOUNGER, LONGER and STRONGER, and, as Shirley experienced, even how to turn back your own body's time clock.

**Our problem:  
DEGENERATION**  
**Our solution:  
REGENERATION**

Shirley will show compelling evidence of regeneration as she explains how Infiniti Cells are transforming lives across the nation.

What do the next 30 days look like for you? You can continue down the road you have been walking or you could take a new direction that could transform your life and the lives of your loved ones. Imagine a life without pain and turning back the clock of time, even the probability of experiencing a regenerated body. Before you operate, before you medicate, REGENERATE! This could be exactly what you have been praying for!

**Dec. 9, 2019, 12 p.m. and  
6 p.m. at Destin Pilates  
and Aerial, 36150 Emerald  
Coast Pkwy 108. Destin. Next to**

Chicken Salad Chick. Call 850-246-1680 for more information.

## Ascension Sacred Heart Adds Surgical Robot

Ascension Sacred Heart Emerald Coast has added a surgical robot designed specifically for joint replacements.

The Stryker Mako robotic system allows surgeons to create a patient-specific 3D plan and perform procedures using a surgeon-controlled robotic arm. Robotic-assisted surgery is a newer approach to hip and knee replacement that offers a higher level of accuracy in the alignment and positioning of implants. For many patients, robotic surgeries often mean less pain and a quicker recovery.

"Mako enables us to provide each patient with a more personalized surgical experience based on their specific anatomy," says Dr. Mark Tenholder, an orthopedic surgeon who performs joint replacement surgery at Ascension Sacred Heart Emerald Coast. "We can customize each patient's surgical plan and implant placement before entering the operating room and use the robotic arm to execute with a higher level of accuracy. I can also make small

incremental adjustments during the surgery to balance the soft tissues around the knee or hip, which results in more natural motion and function of the joint replacement."

The hospital has been consistently recognized for superior outcomes in joint replacement. A leading healthcare ratings organization recognized the Emerald Coast facility as one of the nation's 100 best hospitals for orthopedic surgery in 2017, 2018 and 2019. At the same time, a study by the U.S. Centers for Medicare & Medicaid Services found that consumers and insurers paid less than the national average for joint replacement surgery at the hospital.

"We are proud to offer this highly advanced robotic technology in our area," said Roger Hall, president of Ascension Sacred Heart Emerald Coast. "This surgical advance further demonstrates our commitment to provide the community with cost-effective, high-quality orthopedic care."

To learn more, visit [www.healthcare.ascension.org](http://www.healthcare.ascension.org).



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By LISA LEATH TURPIN,  
HEALTH & WELLNESS COACH

Happy Holidays Destin! In November I encouraged you to just get moving and stay moving... any movement/activity counts toward your ability to burn calories and stay healthy. I also challenged you to use movement to "Weigh Down to Christmas," to keep from gaining the dreaded holiday halo around the waist. Below is a list, inspired by a cute article from Elite Health, of things you can do to stay in control easier and still partake and enjoy yourself! You'll yield a good healthy balance of fun, family time, giving and receiving cheer, and still feel good along the way.

#### 10. Drink!

Water that is...

When you are about to attend a gathering where massive amounts of finger foods and holiday treats will be served, drink a few big glasses of water prior to arriving. This will help stall your hunger and cut down on the cravings when you step up to the beautiful display of goodies.

#### 9. Eat!

Don't go unsatisfied... Eat a protein rich food before a party or event. Protein digests more slowly and will keep you sated, help with blood sugar, and also help with making better choices.

#### 8. Have Everything!

Try the several varieties of dips and casseroles, but make sure each portion is small enough to fit in the palm of your hand. This concept goes a long way any day of the year.

#### 7. Follow the Leader

Start with the veggies, then move to the protein, then to the starches: breads, puddings and sweets.

Ideally, filling up on meats and veggies will limit simple carb intake, and limiting carb intake will ideally keep you from the yearning to sleep in the middle of gift opening.

#### 6. Cheers to You!

Eating big and getting toasted don't mix if you are trying to keep your figure. If you want to stay lean this year, you have to choose between that one and that one too

many. A good rule of thumb is stop drinking alcohol an hour before you eat and wait an hour before drinking again. Another great idea for any day of the year as it can really help in keeping your waistline chiseled.

#### 5: Leave it!

If you don't have it, you can't eat it. Leftovers can really sabotage your efforts and can really be the culprit of holiday weight gain. Because we all know it's not just one day that does the damage! Leave the sweets there!

#### 4: If You're Achy Fishy Takey

Take more fish oil by spoon or capsule. By bumping Omega-3 consumption, you can help keep your body from becoming inflamed from processed foods, and keep your Omega 3/6/9 ratios in check. This results in increased fat burning.

#### 3: Keep it Fresh!

Brush your teeth after a meal. Brushing the teeth is a sign of finality, and will keep you from snacking more.

#### 2: Be a Rule Breaker!

Just because we serve it up BIG or "super-sized" in the South doesn't mean you have to play by the rules. Enlist one person to split food with you, or take half a portion.

#### And TOP TIP #1... Pre Burn.

Exercise on the day of any party or food based gathering. The more intense the better, but anything is beneficial! Getting an intense full body workout will ensure that the calories you eat later will most likely go toward fueling the muscles, and not just building the gut.

Can't make it to a gym? Your home or park will do. Get your family to join. A family that plays together, stays together! Make it fun, even a good brisk low impact walk will raise metabolism as well as endorphins to make you feel good, and should I say JUSTIFY a little overeating when tempted.

Don't have a workout program? Try this holiday fat burning, muscle building treat—a gift from me to you.

Exercises are arranged in blocks. Each block should be completed twice before moving on to the next. Do 15 repetitions per exercise.

\*Warm up with a 5 minute walk.

#### Block 1

- Stationary Lunges (split lunges)
- Plank with alternating row (in plank, pull one arm back like you are pulling a lawn mower cord from the floor then alternate to other side)

# Inhibit The Holiday Halo

- Push-up to Downward Dog (alternate from single pushup to piking your hips up making a teepee shape with your body then back to pushup)

#### Block 2

- Wide Squats – see if you can reach the floor with back straight & chest and head up (you can bend over from hips only and as little as possible. heels planted knees direction of toes)

- Grocery Biceps (fill a grocery bag to desired weight with cans or rocks, or whatever)

#### Block 3

- Tricep Dips
- Grocery Shoulders (fill grocery bags and press overhead or straight out to sides)

#### Block 4

- Bridge Dips (on back, feet on floor, knees bent, push hips up toward ceiling then back to floor)

- Seated Side Twists (Russian Twists) lean back to engage abs

- Anchored Leg Lifts or Knee Arcs (on floor, stabilize by grabbing something overhead with hands and raise and lower either straight legs or bent legs)

NOTE: To raise intensity, add

jumping jacks, jumping rope, running in place or any cardio movement of choice for 1-3 minutes in-between each block. I suggest this only if you have already been doing this form of exercise and you have no underlying reasons not to. Remember Be Active, Stay Active 850!!!

**FUN HOLIDAY FACT:** The average person can burn an estimated 75-100 calories per 30 minutes of SHOPPING! Add a shopping cart and move more briskly and that number can be higher!! Go get 'em!

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(See Special Offer page 47)

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 Wellness


BY SHEILA MOHAMMAD,  
MD PHD

More than 50 million women in the United States ranging from young female athletes to post-menopausal women, are bothered by urinary incontinence, vaginal dryness, painful intercourse, and scarring and

thickening of the vaginal folds. Treatments offered in conventional medicine include vaginal estrogen, topical testosterone, or psychotherapy which are seldom helpful.

Likewise, more than 30 million men in the United States have erectile dysfunction (ED) or an

inability to sustain an erection to have intercourse. Medications and penile prosthesis are offered to men and have helped somewhat. While ED statistics increase with age, this common condition does not have to be part of the aging process.

Platelet Rich Plasma (PRP) is a revolutionary rejuvenating treatment that addresses all of these concerns. More than seven growth factors from blood plasma are used in women to alleviate stress incontinence, dryness and sexual dysfunction (such as difficulty reaching orgasm, painful intercourse and low sexual desire). PRP is in the category of regenerative autologous treatments, which means it comes from your own blood and can stimulate cellular regeneration and tissue repair. Platelets are one of the cells in our blood and when activated, they can release growth factors and other proteins.

When platelet-rich plasma (PRP) is injected, the stem cells multiply and grow new younger tissues. PRP regenerates vaginal tissues and penile tissues the same way it rebuilds cartilage in the knees and younger looking tissues in the face. The growth factors and proteins released by high concentrations of platelets in PRP, activate stem cells and stimulate cellular repair and regeneration wherever they are applied in the body. In addition, collagen production and the formation of new blood vessels occur that further aids in tissue repair. PRP treatments are non-surgical and drug free. Up to 95% of patients experience resolution of urinary incontinence. In women, mesh pain can improve, the vaginal skin becomes tighter, there is relief from painful intercourse, and women enjoy a healthier sexual response.

Men's health plays a large role in intimate relationships. Difficulty achieving or maintaining an erection and/or concerns about penile size, shape and curvature, with

or without pain, can affect one's self-esteem and create significant stress among partners.

The body has a remarkable capacity to heal itself. Regeneration of new tissues is accomplished by the natural production of stem cells. PRP involves concentrated platelets, rich in bioactive proteins, which release growth factors to stimulate cellular regeneration and accelerate tissue repair. The benefits of PRP were initially used in wound healing, dentistry and the treatment of sports injuries, but now have evolved to address aesthetic concerns and sexual dysfunction (erectile dysfunction and Peyronie's Disease for men). PRP is one of the most advanced, effective natural treatments for cellular repair and rejuvenation throughout the body.

Benefits of PRP treatments for men include stronger and firmer erections, it becomes easier to achieve and maintain erections, penile length and girth are increased, there's improvement in penile curvature from Peyronie's Disease, or complete resolution, and also increased sensitivity and better overall blood flow to the penis.

The procedure involves applying a potent topical numbing cream and a local anesthetic to the genitalia. Blood is drawn and both blood stem cells and platelet rich plasma are extracted using a special centrifuge machine. After the tissues are numb, a very fine needle is used to place the PRP in certain spots on the genitalia. The process is tolerable and patients report feeling little to no discomfort or pain. PRP has been used effectively for a variety of treatments for more than 20 years. Over 500,000 procedures involving the injection of PRP into various parts of the body have been performed with no significant side effects, or complications reported.

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TO READ OUR LATEST ISSUE

# Have a Happy and Healthy New Year!



By MELANIE STEWART

It's almost that time again. In just a few short weeks, millions of people worldwide will once again commit to the number one resolution: Losing Weight. 75% will last only a week. What would it mean to you to finally reach your goal weight and be able to maintain it? How would your life change for the better?

*"Probably nothing in the world arouses more false hopes than the first four hours of a diet."* - Dan Bennett

Have you ever been on a diet? There are certainly plenty of them to choose from. In fact, there is a list of diets on Wikipedia that numbers over 90. You can choose a belief based diet like eating Kosher or the Hallelujah diet, a vegetarian diet or one if it's sub-categories of lacto, lacto-ovo or vegan. There are diets promoting low calories, low sodium, low fat, low protein (or high protein) or low, slow or no carbohydrates. Or you might consider the Blood Type diet, the Zone diet, Sugar Busters, Southbeach, Weight Watches, Jenny Craig, Nutri-system, Macrobiotic, Mediterranean, Keto or any number of "crash" diets like those that encourage copious amounts of grapefruit juice or cabbage soup.

And it might work...but, usually only in the short run.

Too often diets are simply temporary states of deprivation during which we obsess over the very things we are feeling deprived of. As we near our goal weight, the temptation to reward ourselves with the very things we've avoided comes back full strength! And diets that focus on just one thing or those that eliminate several things? They're out of balance. You won't get the benefits you need from what you're not eating. It's

time to forget about diets! Diets are temporary! And, too often, so is the associated weight loss.

*"The second day of the diet is always easier than the first. By the second day you're off of it."* - Jackie Gleason

We all know by now that improving eating habits combined with exercise is the only really effective way to achieve and maintain an ideal weight; putting it into consistent practice re-

mains the tough part. As adults we often struggle with habits we developed earlier in life. What we need is a natural inclination to choose well; what we typically have is a whole lot of bad habits and wavering willpower.

Wouldn't you love to feel great? And what if it was easier than you think?

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 Musing

## De-Stressing Your Holidays



BY STEPHANIE CRAIG

There I sat crying in a butter-soaked shirt, holding a tired, screaming baby wondering why I ever agreed to three Christmases in one day. It was our baby son's first Christmas, and was supposed to be a picturesque, magical day to remember. We decorated, dressed our son in his Christmas sweater, baked requested casseroles, packed thoughtful gifts, wore new clothes, and went to three family gatherings that ended in tears and feelings of overwhelm. Is this really what Christmas is supposed to be? Stressful, ex-

hausting, overwhelming, and disappointing? Or is there another way?

Historically, Christmas and the preceding weeks were about expectations surrounding the birth of Jesus. Currently, you might find yourself juggling spiritual and cultural expectations around Christmas and other winter holidays including decorating stylishly, hosting gatherings, reflecting spiritually, going to church events, gift-giving, participating in family traditions, spending meaningful time with extended family, etc. With good intentions, you may place impossible expectations on these few weeks of the year to bring fulfillment and happy memories. Afterwards though, you could be left with the disappointing reality of hurt feelings, burnt ham, criticism from family, underwhelming responses to gifts, and kids preferring to text friends instead of playing family board games.

So, what can be done?



### Five ways to De-Stress the Holidays:

- Sort your expectations into two categories: healthy and unhealthy. Healthy expectations are reasonable, gracious, encourage growth, and don't result in shame. Unhealthy expectations are idealistic, unreasonable, perfectionistic, involve trying to control others, and result in feeling ashamed. Reducing stress begins with getting curious about what

you are expecting of yourself and others. Are you trying to present a perfect image of yourself? Are you trying to get someone else to be who you want them to be? Are you trying to get an emotional need met from someone who is not likely to meet that need?

- Consider what will happen if you let your unhealthy expectations go. Most often you hold unhealthy expectations because you fear loss of control, when in reality, you didn't really have control in the first place. Admitting that you only have control of yourself can set you free and empower you to manage yourself in healthier ways.

- Identify unhealthy expectations that others may have invited you to fulfill. Maybe you're still seeking approval from your parents, or hustling to live up to social expectations of friends, or exhausting yourself trying to keep your kids happy. If you find yourself resenting someone, it's often a sign that unrealistic expectations are present in the relationship.

- Set boundaries with your-

self and others. Adjust unhealthy personal expectations and allow time to realize your worst fears will not be realized as a result. Try giving yourself permission to say no to unhealthy requests of others even if someone will be disappointed. They will survive the disappointment and so will you. Boundaries are usually uncomfortable initially and then all involved get used to them over time. In the long-term, such boundaries create oxygen for life.

- Decide how you will fill the space that results from letting go of unhealthy expectations. When you think about what feels healthy and meaningful around the holidays, do that and enjoy it deeply.

For us, letting go of unhealthy expectations has set us free from exhausting, expensive, perfection-oriented busyness and has created space for intentional, reflective, restful, family time on Christmas Day. The difference is astounding. What will you do to create and enjoy healthier space this holiday season?

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## Missing Christmas

By GUEARY CLENDENNING

Christmas is just around the corner. After Thanksgiving, the pace quickens toward the big day! We'll find ourselves in a big rush, always pursuing one more thing we need to get accomplished. We look for the nearest parking spot in the crowded mall, searching for the perfect gift. Expectations heighten as we look for family members to arrive. What's Christmas without Mom's chocolate chip cookies! And yes, when Christmas is finally over, we look forward to getting some rest. Ha!

Isn't it easy, with all the flurry of Christmas to miss the real meaning of Christmas?

The night Christ was born, the inn-keeper was busy with a full house of customers, thanks to the new taxation decreed by Caesar Augustus. The people of Bethlehem were unaware that the couple entering their town were about to give birth to the Son of God! Perhaps even Joseph and Mary wondered how this could be God-directed when the only place they could find shelter was in a smelly stable. But this night



would change everything! Micah, a prophet of the Old Testament had prophesied hundreds of years before, that a ruler was to be born in Bethlehem, whose origins were from Eternity. "But you, oh Bethlehem...though you are a small village in Judah, a ruler of Israel shall come from you, one whose origins are from the ancient past."

Another Old Testament prophet declared "Behold a virgin shall conceive, and bear a son, and shall call his name Immanuel." Immanuel means "God with us."

That night near Bethlehem,

shepherds were working their usual routine of herding sheep into a cave, where, at the entrance, they would keep watch. Just another, long, boring night!

But, out of nowhere, a mighty angel appears in the blackened sky. In a flash, the darkness was expelled with a brilliant light. The shepherds are paralyzed with a gripping fear. The angel said to them, "don't be afraid, I bring you good news of great joy for everyone. The Savior, yes, the Messiah, has been born tonight in Bethlehem. And this is how you will recognize him: you will find

him in a manger, wrapped snugly in strips of cloth." Suddenly, the angel was joined by a vast host of others—the armies of heaven, praising God, saying "Glory to God in the highest heaven, and peace on earth to all of whom God favors." Luke 2:10-14.

Time and space will not permit me to tell you about a devout man who was told by God that he will not see death until his eyes had seen the Messiah. His story is found in Luke 2:25-33. Nor do I have the space to tell you about the men from the East, who in studying the scriptures were led

to follow a star to where Jesus was born. Their story is in Matthew 2:1-12.

The shepherds and the wise men did not miss the meaning of Christmas. God's gift to the world was His Son, Jesus Christ. Why? The scriptures give us the answer: "For God so loved the world, that He gave His only son, that whosoever believes in Him, shall not perish, but have eternal life." John 3:16.

The truth is that all have sinned and fall short of God's glorious standards. Yet, now, God in His gracious kindness declares us not guilty. Because of Jesus' sacrifice on the cross, God's justice is satisfied. We are made right with God when we believe that Jesus shed His blood, sacrificing his life for us.

Such a great gift! Our sins are forgiven and our standing before God made right. So please, don't miss the true meaning of Christmas. May you have a beautiful and Christ centered Christmas.

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 Musing


By SEAN DIETRICH

I feel a little silly writing you. Recently, I wrote a column about how when I was a boy I always wanted you to bring me a cowboy hat. A silver-belly colored Stetson. A few days later, one showed up on my porch from an anonymous person. I almost couldn't believe it.

I know it was you, Santa.

If only I would have had the foresight to write a column about a summerhouse on the beach with a four-car garage instead.

No. I'm only kidding. Please realize that I am only making a

joke, Santa. A three-car garage would be more than plenty.

Anyway, the words "thank you" don't even begin to cover how I feel. The hat fits perfectly, and I have been wearing it for the last three days. I even wore the hat—this is true—to the grocery store. I almost never wear hats indoors, but I did yesterday.

The cashier referred to me as "Tex." I asked her to kindly call me "Roy" instead.

She said, "Who's Roy?"  
"Roy Rogers."

"Wait, does he sing that song about the Gambler?"

You have to worry about our nation's youth.

But the truth is I feel so silly, Santa. I didn't NEED a hat. There are so many other important things happening in the world. Things that are WAY more pressing than my headwear. I feel so ridiculously selfish-wearing this beautiful thing.

When I was a boy, I asked you for a hat like this every single year and I never got one. And I was okay with that. Because I knew you had bigger fish to fry. I understood this.

Once, my friend Billy explained it all to me when I was nine. He said that you only had a certain amount of space in your sleigh and you had to pack small gifts. A hat just wasn't practical. And you're practical guy.

Looking back, this would explain why you used to always give

because she was in constant fear that I would run out of clean underwear. I was the only kid I knew who had three entire dresser drawers wholly dedicated to tighty-whities. I owned more Hanes-brand clothing than Michael Jordan.

And as if that wasn't enough,

Because I know you have a busy life that's riddled with headaches and hurdles. You have all sorts of catastrophes you're dealing with. The world keeps modernizing on you, making everything more difficult for a Saint.

But somehow you keep it together. And you always pay attention to kids. All kids. Little kids. Big kids. Elderly kids. Even kids who have grown up, like me.

I am a guy who wonders who he is sometimes, who's unsure of himself. At this age you'd think I would have a few things figured out by now. But I don't. Sometimes I think I'm more confused now than when I was a nine-year-old.

But somehow I still matter to you. And I can't believe it. I thought you'd forgotten about me a long time ago. I guess I was wrong. You obviously pay attention to people everywhere. Adults who feel like fools in their own lives. People who feel below average. And children who cry when they don't think anyone is watching.

You must see it all. You must see every kid who doesn't make the baseball team, every girl who is told she's too overweight to be pretty, and each child who wishes he were a cowboy.

You must have seen the ten-year-old girl in Birmingham, who always wore ratty clothes to school. And it must have been you who sent her an entire wardrobe. Anonymously. You don't think I heard about that? I did, Santa. I get around.

I also heard about the young construction worker who had no health insurance. Who had three kids. After his expensive emergency surgery, a man came into his recovery room and said, "Your surgery was covered by an anonymous donor."

Yeah. I know that was you, Santa.

You don't know how hard it was to believe in you when I was growing up. Believing in good people is tough to do. Because there are too many people who accidentally prove you wrong. But I'm changing, Santa. The older I get, the more I believe. And the more I believe, the more I want to be just like you.

One day, I hope I can be.

Thank you for the cowboy hat, Santa.

## Dear Santa:



me eight-packs of underpants each Christmas. But I'm not complaining, I never held that against you. Even though, to be perfectly honest, I never knew why you were so concerned with my underpants needs.

You and my mother would have gotten along famously in this area. She was obsessed with the status quo of my underpants.

My mother kept me in perpetual supply of underpants

Santa, my mother used to sew special name tags into my underwear. I hated my underpants tags, but believe me, they were a lot better than having my mother hand write my name with a Sharpie marker on the waistbands, federal-prison-style.

But I don't want to talk about my underpants. What I want to tell you is that I was completely okay with not getting the cowboy hat each Christmas. Really I was.

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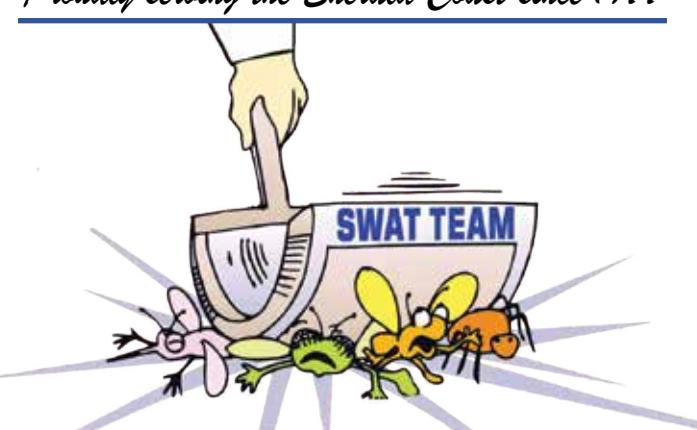
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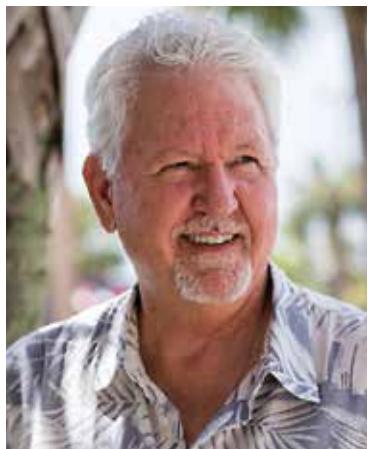
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## A Pastor's Ponderings: Liquid Fire



By PASTOR DAVE HOLLAND

Gently falling snow paved my walk to our village church on Christmas Eve so long ago. We lived a few blocks from the church I pastored in that small New England town and I expected the Light of the World to visit us as we celebrated His birth. I was preparing early for a full house of festive worshippers on my first Christmas Eve Service. Life could not have been better – until it wasn't.

I approached our small white colonial church building with the tall steeple noting it looked so warm and inviting. The church and the stained-glass windows glowed with subtle glory waiting for people to arrive.

The first to come was the woman with Jesus' birthday cake, baked in the shape of a cross. Someone came up with the idea that since it was Jesus' birthday, HE should have a cake. I expounded on the idea by saying, "Hey, why don't we conclude the service with everyone lighting their candles as we sing 'Silent Night' and gather at the front of the church putting our candles in the cake?" That's when peace on earth almost became hell in church.

Nearly 200 souls crowded into the church that night to celebrate our dear Savior's birth. Children fidgeted during scripture readings. People sang Christmas carols with gusto while angels sang harmony. Ushers efficiently distributed the communion elements, and everyone solemnly partook of the body and blood of the Lord Jesus. I thought it was the perfect Christmas Eve service. The time had come for the grand finale.

I directed people toward the four-foot-long birthday cake baked for sweet baby Jesus and gave the fateful instructions, "Ushers, turn out the lights and ignite the candle of the person on the end of each row, then each one light your neighbors candles for the glory of God as we all sing, 'Silent Night' proceeding by the cake." The radiant glow of the room grew with increasing intensity as people came forward to place their candle in the now shining cake. As two hundred wax candles began to accumulate, the cake

was transformed from beaming in light to a blazing inferno. The strangest sight began to unfold in slow motion. Liquid fire began to flow over the edges of the cake onto the floor and I thought, "Oh my Lord, I'm going to burn down the church with all the people in it!"

Miraculously, the fire went out as soon as the flames hit the floor. No one fried that night. "Praise God in the Highest," the angels surely sang. A little boy in the back who didn't get to place his candle in the cake began crying, "But Daddy, I want to start a fire too."

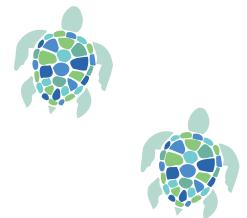
The lights quickly came back on and the parishioners went home that night, glad to be alive. One look from my wife silently said, "You silly, silly man."

I'm thankful the grace of God did not allow us to burn up that night. This event reminds me that Jesus came to save sinners, of whom I am chief. I learned that Christmas is not about lights or candles, cakes or carols, but entirely about a Savior who loves us enough to

become one of us. I went home a humbler man that Christmas Eve as I realized God was preparing me for the birth of His Son in my heart. The first quality we need to welcome Jesus this Christmas is the humility to know that life is really all about Jesus, the King of Kings.

Lord Jesus, help us focus on You during our Christmas celebrations. Too often we are obsessed with decorations and liturgies rather than on the Son of

God. We want to see You Jesus, touch You, worship You in all Your glory. You are the gift that we seek, You are the Light of our lives. Happy Birthday Jesus!



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## 30A Songwriters Festival Offers Stories Through Song

Every song should tell a story. At least, that's what we, as listeners, are drawn to and that's what becomes meaningful in our personal lives. And that's what is so special about the 30A Songwriters Festival. On Jan. 17-20, South Walton will be transformed into a songwriter's paradise and the "hottest" mid-January destination for music fans at one of the coldest times of the year. This year's 11th Anniversary lineup brings together more than 195 songwriters, over 250 performances at more than 25 venues.

All net proceeds benefit the Cultural Arts Alliance of Walton County (CAA) and help to fulfill its mission to support the arts. To purchase weekend passes or VIP weekend passes, visit [30asongwritersfestival.com/tickets](http://30asongwritersfestival.com/tickets).

The initial round of confirmed headliner artists at Grand Boulevard on Sat., Jan. 18 include iconic artists John Prine, Indigo Girls and Tanya Tucker. On Sun., Jan. 19, the legendary Brian Wilson, Don McLean and Herman's Hermits starring Peter Noone will perform.

Wilson will perform with his heralded nine piece band and recreate his most beloved and sophisticated productions (including early Beach Boys' hits "Don't Worry Baby," "Fun Fun Fun," "Warmth of the Sun," and Pet Sounds classics "Wouldn't It Be Nice," "God Only Knows," "Good Vibrations") live at Grand Boulevard. Indigo Girls have just completed their new studio album entitled Look Long, recorded at Peter Gabriel's Real World

Studio in the UK. Produced by John Reynolds and scheduled for release early 2020, they will introduce new songs from the much anticipated album at 30A in January. John Prine and his band return to 30A by popular demand. The revered songwriter's past year was highlighted by his highly acclaimed triple Grammy nominated album The Tree of Forgiveness, from which he will perform songs as well as classics like "Sam Stone," "Angel from Montgomery," and "Spanish Pipedream." Tanya Tucker will showcase new songs from her acclaimed new album While I'm Livin (produced by Shooter Jennings and Brandi Carlile) and will sing "Delta Dawn" and other classic hits. On the headline stage Sunday, Don McLean will perform hits spanning three decades. The RIAA and the





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National Endowment of the Arts named "American Pie" a top 5 song of the century with "Over the Rainbow", "This Land is Your Land", "Respect" and "White Christmas." Hailing from Manchester England, Herman's Hermits starring Peter Noone distinguished himself as the youngest musician of the British Invasion to break big in the U.S. His legacy – eight gold singles, fifty-two million records sold, hundreds of TV appearances and a Broadway play.

Confirmed prominent songwriters performing two shows each throughout the weekend include: Dan Wilson (Semisonic), Peter Yarrow (Peter, Paul and Mary), Mindy Smith, Todd Snider, Elizabeth Cook, Birds of Chicago, Sierra Hull, James McMurtry, Carlene Carter, Shawn Mullins, Nikki Lane, Matthew Sweet, Mary Gauthier, Chastity Brown, Hayes Carll, Gretchen Peters, Will Hoge, Marc Broussard, Sarah Lee Guthrie, Darrell Scott, Chely Wright, Over the Rhine, Jeffrey Steele, Pat McGee Band, Amy LaVere, Livingston Taylor, Paul Thorn, John Fullbright,

Steve Poltz, The Secret Sisters, Robyn Hitchcock, Miles Zuniga & Tony Scalzo (Fastball), Ken Block & Drew Copeland (Sister Hazel), Aaron Lee Tasjan, Lindsay Lou, Radney Foster, Bob Schneider, Allison Moorer, David Ryan Harris (John Mayer band), Dan Bern, Cory Chisel & Adriel Denae, Amy Ray (solo), Emily Saliers (solo), Robert Ellis, Jonny Fritz, The Honey Dewdrops, Grant-Lee Phillips, Griffin House, Peter Holsapple & Chris Stamey (dBs), Chris Stills, Amy Rigby, Abe Partridge, Liz Brasher and AJ Ghent.

For a complete lineup of additional confirmed new and returning artists, including beloved local bands and artists, such as Chris Alvarado, Kyle LaMonica, Boukou Groove and Donnie Sundal, visit [30aSongwritersFestival.com](http://30aSongwritersFestival.com). You can also begin listening to artists playing in 2020 now by checking out the 30a Songwriters Festival Spotify page ([Spotify.com/30aFestival](https://open.spotify.com/30aFestival))!



## Sinfonia Presents Holiday Pops Concert

### featuring Matthew Morrison

Join Sinfonia for the most festive holiday concert along the Gulf Coast featuring Tony, Emmy and Golden Globe Award-nominated singer/actor of the stage and screen Matthew Morrison. Morrison joins Sinfonia's full orchestra for an evening of the most cherished holiday

medleys, plus many of the songs that he has performed throughout his incredible career including his role as Mr. Schuester on Fox's musical comedy series, "Glee." Bring the entire family for this special event. Tickets range from \$29.50 to \$55 per person, with student tickets for

only \$20. Guests can purchase tickets online on the Sinfonia website or by calling the box office at 850-460-8800. Friday, December 13, 7:30 - 10:00 p.m. Village Baptist Church, 101 Matthew Blvd. Destin.



### ECTC's Miss Bennet: Christmas At Pemberley

Thurs., Dec. 12 (opening night) — Sat., Dec. 22  
7:30 p.m. with 2 p.m.  
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Welcome back the fan favorites from "Pride and Prejudice" as ECTC presents "Miss Bennet: Christmas at Pemberley." The imagined sequel to "Pride and Prejudice" was adapted for stage by Lauren Gunderson (the most produced living playwright in America) and Margot Melcon, who thought up the play in 2013 during a six-hour road trip together and outlined the plot on Starbucks napkins. It tells the story of Mary Bennet, the bookish and oft-forgotten middle child, who has her quest for independence sparked by an unlikely visitor. It honors the legacy of Jane Austen's humor, playfulness and wit and simultaneously explores the complexities of family and love.

Tickets are \$32 per person for adults; \$30 for seniors (55 years old and up) and military and \$28 for students (must show ID). The two hour and 20 minute production is appropriate for ages 7 and older. Doors open at 6:30 p.m. To purchase tickets, find them on Facebook, call (850) 684-0323 and visit [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org).

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 Arts

## Destin Banners Reflect the Beauty in Our Area

BY RON SANDSTEAD,  
FLUTTERBY ANTIQUES

Driving across the Marler Bridge into Destin and looking at our gorgeous emerald water and white sand is always a thrill, but difficult to describe. This is one of the reasons we have asked local artists to create art for our Destin Banners that reflects the beauty of our area. Truly, a picture is better than a thousand words.

Artist Maxine Orange has been creating art since she was a child with crayons. From Montgomery, the University of Alabama was an easy choice, and she graduated with a Graphic Art Design degree. Before moving to Destin with her husband in 2012, she held jobs as a graphic designer in New York and in Orange County, California.

Maxine's artwork has a textured abstract style and often combines a variety of materials including grout, acrylic paint, and epoxy. She is a member of the Cultural Arts Alliance of Walton County and the Mattie Kelly Arts Foundation. Among her projects this year, Maxine

and her team contributed to the Underwater Museum of Art in Walton County. She was the designer and body model for the sculpture "Love Thyself," which was placed one mile off Grayton Beach in 60 feet of water. Although not currently a diver, she has plans to get certified so she can visit the museum and see her sculpture.

Maxine believes that creativity gives balance to a person's life. She feels everyone should spend a part of everyday doing something creative – whether it is building houses, cooking, working with wood or painting. She habitually spends as much time as she can in her home workshop where she is able to be creative.

For her banner, Maxine created a mixed-media painting of a flamingo. When asked why, she replied that she "loves flamingos, because they are pink." Thankfully, this magnificent pink bird didn't become extinct during the '50s. As their numbers continue to rebuild, we hope to someday see flamingos here in the Panhandle. By the way, I like pink too.



Jeslyn Cantrell Sebold



Maxine Orange

ly to art have a higher capacity for solving problems in nonlinear ways than children who have not." In other words, children who have been taught art have a greater ability to analyze problems and come to better conclusions.

Jeslyn chose to paint a sailboat for her banner because she and her mother both love them. To her, sailboats are beautiful and look like birds skimming across the water. Using a combination of acrylic paint and paper scraps cut from maps, Joslyn created a beautiful picture of a sailboat under sail on the water. The paper scraps were placed to look like portions of cloth in the sails. Not only is her sailboat graceful, it is interesting and pleasing to look at.

Jeslyn has an in-house studio where she can teach individually or in small groups. If you wish to contact her for classes, her email is [jeskcantrell@gmail.com](mailto:jeskcantrell@gmail.com).

On January 18, 2020, we will be auctioning off our 24 banner art originals at La Paz Restaurant to raise money for future projects. Our sale will be held as a silent auction for the art originals. They will be on display throughout La Paz for a week with the opportunity to bid. Then on the evening of the 18th, there will be an opportunity to place final bids before the gavel comes down. Please be sure to place this event on your calendar, as you will not want to miss it.

Jeslyn has taught art for nine years and especially loves teaching children between the 6th and 9th grade. She believes that "art training at an early age is important for the development of problem-solving skills. Children who have been exposed regular-

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BY MAURICE STOUSE,  
BRANCH MANAGER AND  
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As investors look toward 2020 and back on recent history, there are a lot of things on their minds. They have a lot on their minds because the market, at least in the last two years, has had some significant moves. Last year the market ended up with dramatic selloffs around Christmas making December 2018 one of the worst months for performance in the history that records were kept. And this year, investors (growth or equity-oriented investors) have seen returns that have far surpassed historical numbers. More conservative or income-oriented investors have seen the interest on their bonds and or savings decline as interest rates have reversed themselves over the past year.

So, looking into the end of the year and in to next and beyond, what are things that investors might want to be considering? We can start at a macro level with interest rates. World monetary policy and domestically, the Federal Reserve policy has been what is called quite dovish as world banks and the Fed have insured there is a significant supply of money in the system. This was done because of concerns over an economic slowdown (take Germany as an example). Some rates around the world have now turned negative where the investor gets back less than what was invested but do get the return of the face amount of what they bought. The result has been the return to lower rates of return for safe and for conservative investments. The implication is that those investors might take on more risk by considering investments (high yielding dividend stocks as an example). Thing to consider: Is that driving up stock prices?

Secondly, trade as a consideration. Here in the U.S., industry leaders are planning with less certainty than they have had in the past because the outcomes of trade negotiations are not fully known yet. Are current tariffs hurting trade, cost, industry, profitability? There is nothing conclusive at this point. So, while lower interest rates might be fueling higher asset (read that stock) prices, does trade uncertainty make the stock market more volatile as result. So, second thing to

## Three Things for Investors to Consider Now

consider: Will trade uncertainty lead to more short-term volatility.

Lastly, the strength of the economy. While corporate profits have held up, employment is at all time lows and inflation remains low, what about the long-term health of the economy? Investors are left wondering as economic growth is currently about 2.2% and for an economy to sustain growth, most would agree that 3% is a more acceptable or needed growth rate. What about the state of U.S. manufacturing? Currently it is not seen as robust and many think that important to sustain asset prices (stock prices). So, third thing to consider: What is the long-term strength of the U.S. and world economy.

Historically, stocks have outperformed bonds as well as cash instruments for over 90 years. According to Ibbotson and Associate through 2018, stocks have returned 10%, government bonds returning 5.5% and Treasury bills (closely related to cash) 3.47%. Inflation by contrast has averaged 2.9% in that time frame.

In the short run, stocks have proven more volatile. In the past year alone the S&P 500 has averaged 13.7% but over the last two years, 9.3%. Investors can look back further and see that for five years it is 8.7% and for 10 years 11%. You can keep going and see that at 15 years it is 6.7% (accounts for a lot of volatility in 2008) and 20 years 8%.

That might have investors wondering when to "get in" and when to "get out." There is no strategy or formula for this. Investor may want to recall that familiar saying: They don't ring a bell at the top and they don't ring a bell at the bottom. Unless the need for cash or income is now, staying the course, if an investor has a long term time frame (meaning at least 10 years), stocks might offer the best option.

Before beginning or altering a plan, investors should work with an advisor, or do their own research if they prefer to build a plan for their long-term wealth as well as for their current or long-term income and savings needs.

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

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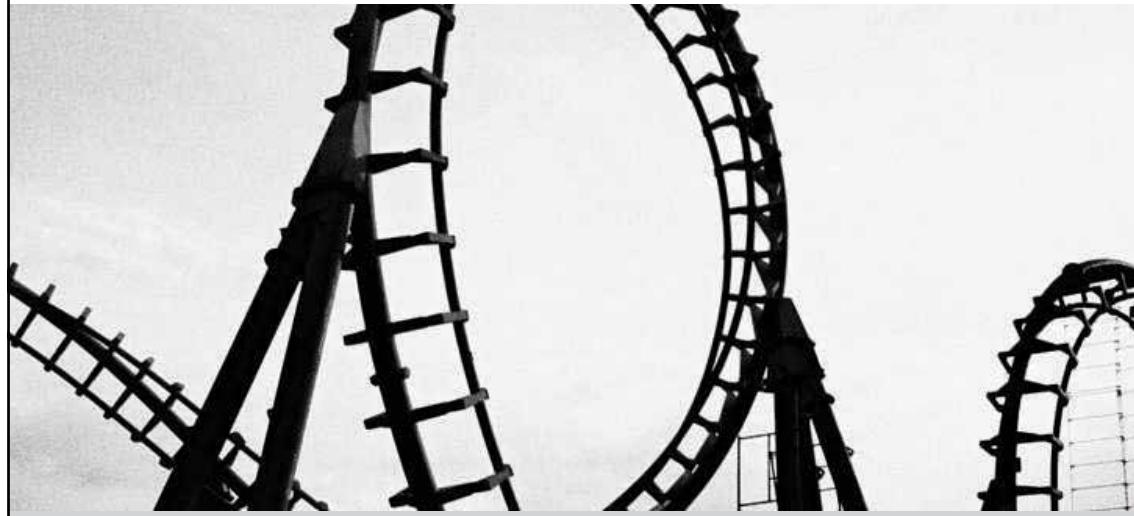
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## Up, down or sideways: Keep your head on straight when markets move.

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For starters, you can turn to us. We can help you find a clear way forward before fear or concern take over with a strategy tailored to your situation. In our experience, perspective is the ticket to helping endure the ups and downs as you pursue your financial goals. Contact us to learn how we can help.



**Maurice Stouse**  
Financial Advisor

### First Florida Wealth Group

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 Business

## Boxing, the Machine and Cheese Steaks, Part III



BY MATTHEW VANDERFORD

Have you ever taken anything apart to see how it works? I have – and sometimes I ended up with extra pieces when I put it back together. I remember when that happened with a watch when I was younger. I took the back off, looked at the guts – took them apart one by one to see how they were connected, and then put it all back

together again. When I looked at the watch ticking away, I was very proud – not bad for an eight-year old! But then I noticed something – I realized there was a piece that didn't make it back into the watch, but the watch was still working. Puzzled, I took the watch apart again and for the life of me couldn't remember where the piece went. The weird thing was, the watch still worked after putting it back together – missing piece and all! Still not satisfied that I put it back together the right way, I took it apart again and still couldn't figure out what happened. Finally – frustrated, I guessed I knew more than the watch manufacturer, eliminated this extremely unneeded piece and put the watch back together again. Voila! The watch worked

– genius!! But no matter what, I enjoyed the process, it taught me to pay attention.

Remember the movie Rocky? He needed to go the distance – so he sought help from Mickey – an old timer with lots of boxing knowledge. And with that transference of knowledge, came the inner skill to last 12 rounds. Ever watch a cooking show such as Top Chef? When it comes to making great food in a hurry and good enough to stand the test of food critics, there has to be a process, or the food won't be done on time and they'll lose the opportunity to become Top Chef!

And processes are important – especially when it comes to insurance – and especially when it comes to filing insurance claims. If you want to have a success-

ful claim – understanding the processes in which insurance companies operate and handle claims is extremely important. Because if you're not paying attention, you can end up with a denied claim.

The insurance claims process is no different. **There is a process.** And the first rule to know going into a claim is **TIME.** Understanding how time works in a claim is very important. There are key triggers in policy language that demand claims to be filed in "acceptable" time periods, language that require certain documents to be filled out within a set time, language that requires your time to be made available for any investigation the carrier feels necessary, language that requires insurance companies to respond

to specific forms, and depending on the state, time tables set up that require insurance company adjusters to acknowledge, inspect and answer the insured when they file claims and have questions. **TIME is key to understanding** how you, and The Machine are held accountable for good faith claims practices. Time is the foundation of claims. And unlike like a watch that can be taken apart again and again, a claim doesn't have that type of grace. Once things are compromised it's very difficult to put it back together again – for the insured and insurer.

"You see, it's much too easy to relinquish control, to hand over the reins of authority and lose the ability to direct time." – Jim Rohn

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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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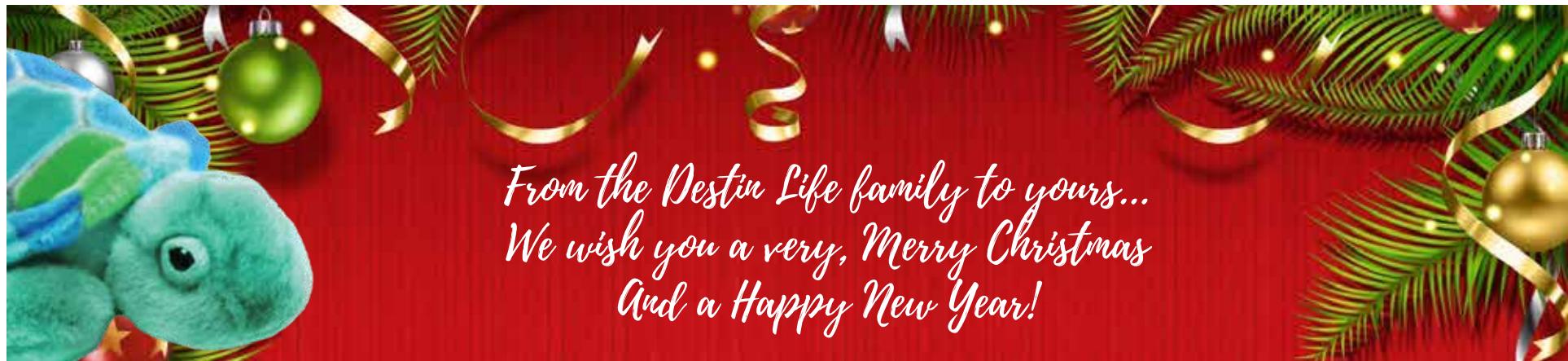


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## Not Too Shabby Opens at 30Avenue

BY RITA SHERWOOD

Not too Shabby Two, is that what I'm hearing? I asked Marisol Gullo of Not Too Shabby, as we sat outside at Black Bear Bread Company and sipped on our coffees.

"Is that the word on the street?" she asks with a giggle. "As a matter of fact, yes that's what's happening, we are opening our second store at 30Avenue in Inlet Beach."

"How do you feel about being so far from your store in Miramar Beach?" I asked.

Marisol thought for a moment and said, "You know, I live on 30A, so it's not a far stretch for me. As a matter of fact, when we first opened our store in 2011 we were in Santa Rosa Beach, and stayed there for a few years until the building just couldn't contain our inventory any longer."

"So I guess it would be some kind of a homecoming for you then," I teased.

"Yes, just like Pretty in Pink," she says laughing. "But honestly I feel so blessed to be able to have my store, and service our clients in the design of their most precious



possession, their homes."

Marisol pauses for a moment and says, "I've been here since 2001, and like everyone who comes here, I had a little piece of my heart stolen. And that's because this is such a special place, with a special beach, a special beauty, and special people. So I try

to emulate my art and furniture in the same way."

She goes on to say, "How could someone explain to you the beauty of our area without ever being here. Why would a furniture manufacturer produce furniture for .0001% of us who live in this secret little spot?"

"I don't know," I said as I thought about it.

"They wouldn't," she said. "And even if they did, how would they know our look? It's so specific to our area. I've had the honor of growing with our town and really becoming a student of our area's decor, so when I design the furniture that we build at our store, I have a very clear vision of what I want it to be. And half of what we do is custom orders."

"What does that mean?" I asked.

"We build and finish custom size furniture for our clients, like dining room tables, coffee tables, headboards, end tables and more," Marisol says with a smile. "So the best part of what I do is help someone else put together his or her own design."



"Yes, your finishes are exquisite," I said. "What exactly are you doing to make the furniture look so coastal?" I asked.

"Well, that is what really sets us apart," she says.

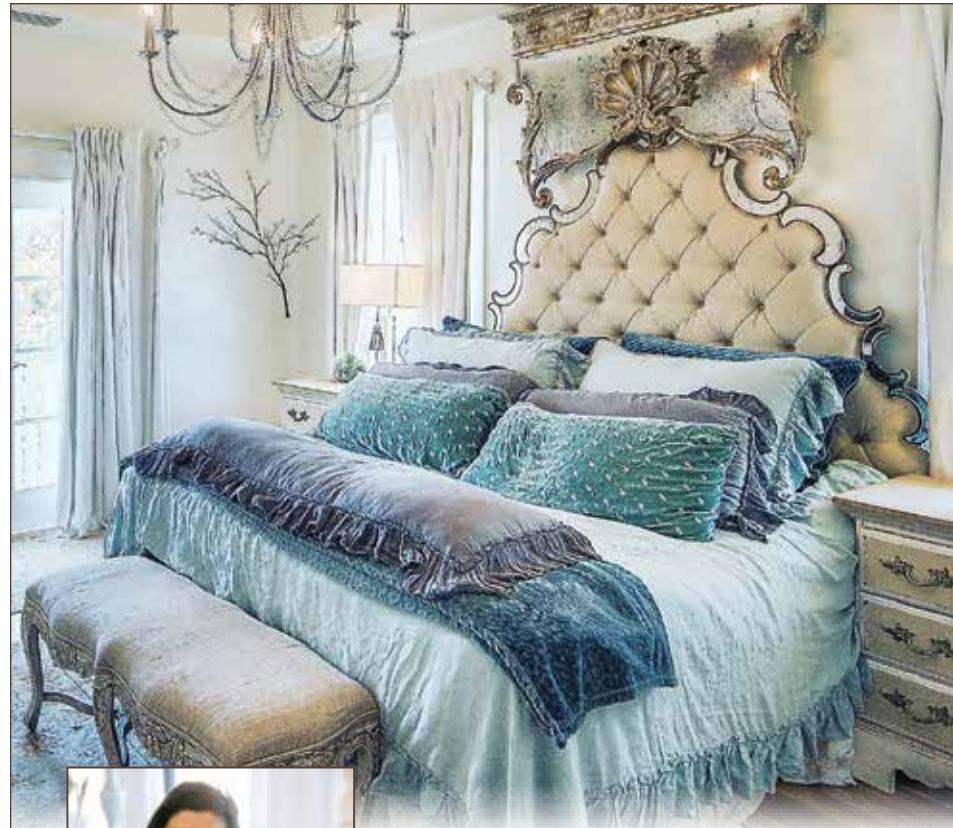
"Yes, I've seen many people build a bed or a table, but I've never seen anyone do these finishes. You were also the 2017 South Walton Artist of the Year, correct?" I asked.

"Yes I was, which was a tre-

mendous honor, considering how many brilliant artists there are in the area," Marisol says.

"Well that certainly makes sense from looking at your beautiful furniture, because it's also very artistic," I said.

Be sure to check out Marisol's second location of Not Too Shabby, located at 30Avenue, 12805 U.S. Highway 98 East, Inlet Beach.



9755 Hwy. 98 West, Miramar Beach, FL 32550  
[NotTooShabbyHome.com](http://NotTooShabbyHome.com) | **850.419.3976**

CUSTOM FURNITURE  
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**HOLIDAY***continued from page 8*

noodle light saber construction station. Then head to The Cantina for some light refreshments. Open to participants of all ages, no registration is required. For more information, email [mfontaine@cityofdestin.com](mailto:mfontaine@cityofdestin.com) or call the library at 850-837-8572.

**Boys & Girls Clubs  
Holiday Concert**

The Boys and Girls Clubs of

the Emerald Coast (BGCEC) invites you to enjoy the sounds of the season at the 2nd Annual Merry Little Christmas Concert on Thurs., Dec. 12 at 6 p.m. at the Grayton Beer Taproom. The concert, presented by Pizza by the Sea, will feature local musicians, Chris Alvarado, Jacob Mohr and Jessie Ritter singing everyone's favorite holiday tunes. Tickets for the concert are \$40 and include heavy hors d'oeuvres, from Grayton Brewpub, and one complimentary beer. A cash bar will also be available. In addition to the music, guests will enjoy a Jingle Lounge, photo booth and silent auction featuring gift options for everyone on your list. To learn more about this event or to purchase tickets, visit [www.emeraldcoastbgc.org](http://www.emeraldcoastbgc.org).

**Horse-Drawn  
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Every Friday & Saturday, Dec. 6-28, 5 p.m. to 8 p.m. at Grand Boulevard, the Town Center will be awash with thousands of beautiful white lights, and horse-drawn carriage rides while faux snow falls on the Festival of Trees display in Grand Park between 5 p.m. and 8 p.m. Emerald Coast Theatre Company's Dickensian Carolers sing popular holiday carols between 5 p.m. and 7 p.m. Open to the public at no charge.

**Breakfast with Santa**

Saturday, Dec. 21, 9 to 11 a.m. at The Henderson. Just a before Christmas, enjoy a deli-

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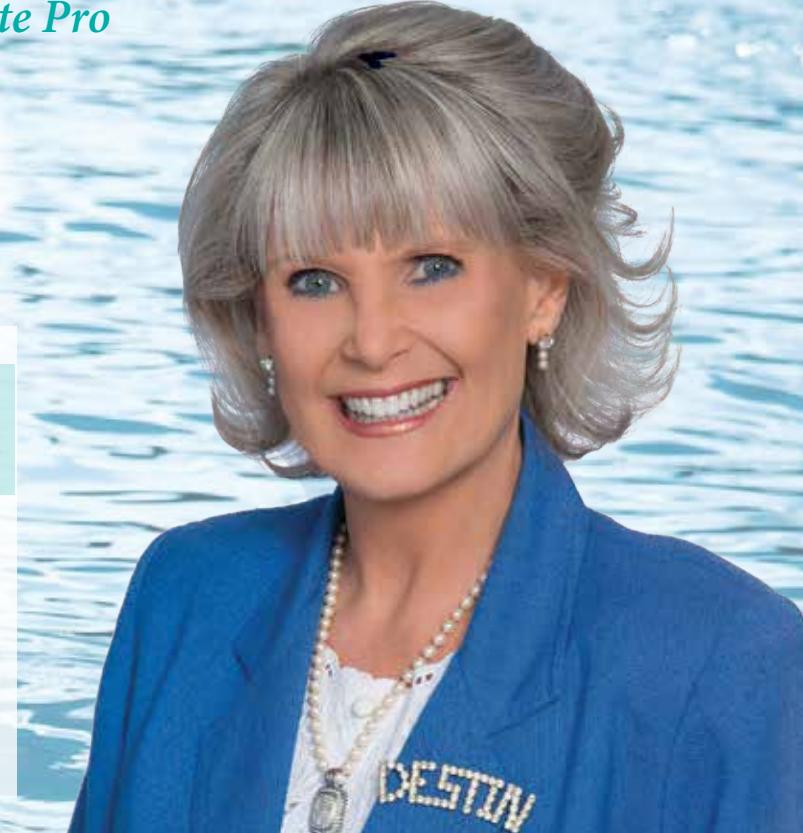


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