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DESTIN Life

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"The World's Luckiest Fishing Village" Where Fishing Tournaments Abound This Season

BY CALI HLAVAC,
TO DO IN DESTIN

Fishing Tournaments have been one socially distant way to get outside with friends this summer and participate in a fun activity. This year was the 2nd annual Boathouse Oyster Bar Summer Slam Fishing Tournament that happened from June 1 to August 9.

State and Federal Water Charter Boats, as well as private anglers, could register at least 24 hours prior to weighing fish in on the scales at the Boathouse. Their own weighmaster Amber (Jack) Helton, a former Miss Destin, was stationed at the scales for the entirety of the summer. The tournament concluded with a Garbo World Championship on August 1, where Federal boats had one day to catch Pounders, Grouper, Greater Amberjack and Red Snapper and weight them in for a special prize.

As to not leave the kids out, the Boathouse Oyster Bar also put on a Kids Fishing Tour-



namment the last week of July, where 44 kids went out on the American Spirit Party Boat to try their luck. The crew helped bait hooks, reel in fish, and take the fish off the hook.

Once they returned to the docks, the fish were weighed in and the kids took photos with their catch. A fish fry followed, with all proceeds being donated to charity.

The next upcoming tournament is the 11th Annual Big Mac Classic, held at AJs Seafood and Oyster House in Destin, September 18-20, 2020. \$10,000 is at stake for the team to bring in the largest King Mackerel to the scales. Boats can register for \$450 per boat with proceeds benefiting the Ronald McDonald House. While this is mainly a King Mackerel tournament, there are cash prizes available for the largest wahoo, dolphin, and blackfin tuna as well. Scales will be open from 3-7pm on Saturday and 12pm-5pm on Sunday behind AJs.

The largest and most popular tournament, the Destin Fishing Rodeo, is also happening this year and is one of our most highly anticipated events here in Destin. Anglers of all ages and charter boats alike are excited and geared up to compete for the first place prize.

FISHING

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Shelter House

Offers Protection and Healing

BY LISA LEATH TURPIN

Someone is sexually assaulted every two minutes in the U.S. One out of every six women, and one out of every 33 men experience an attempted or completed rape in their lifetime.

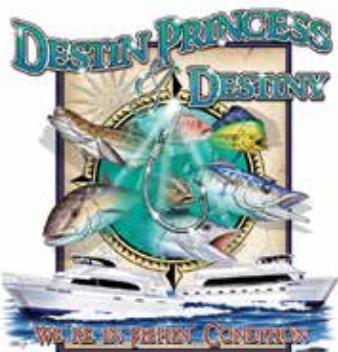
Fact: One in every four women will experience domestic violence in her lifetime. According to the Bureau of Justice Statistics, on average, more than three women and one man are murdered by their intimate partners in this country every day. In 70 - 80% of intimate partner homicides, no matter which partner was killed, the man physically abused the woman before the murder.

In 2018 In Okaloosa County, there were 11,907 forcible sex offenses leading to 2,562 major arrests. There were also 2,238 non-forcible sex offense arrests. 60% or more cases are not reported to law enforcement.

Along with sexual assault and offenses, there is domestic violence

SHELTER HOUSE

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 Community

An Angel Among Us

By PEGGY BROCKMAN

Our Hometown Hero, Vickie May Edge, lived life full on. She was the light in every room she walked into until the morning of Aug. 6, 2020, when the light and life was taken from her. She loved deeply, lived faithfully, and gave anything and everything she could to any and everyone who had a need. If she only had \$10 in the bank, she would find \$40 for someone if

they needed it—and she always knew who was in need because she cared enough to really talk to and get to know people. She had so many different pods of friends, because of her ability to make deep connections.

She loved her son Chase deeply and supported and loved him through some of the hardest times in his life. Her brother Derrick Edge was her hero, even at the end. She also loved

her “adopted daughter,” Chameron Perry, who had worked faithfully by her side for 14 years and would be the one to take over her business, Edge of Paradise Day Spa in Destin. She had been grooming her for that for years. And, Chameron is keeping Vickie’s business alive.

Vickie wanted a fairytale life and she deserved that for all she had done for others. I work with United for a Good Cause,

Inc., and when we launched our HOPE Squad Suicide Prevention program for the schools, she was the first to step up and coordinate a fundraiser for us. At Christmas, when someone had 60 bikes for us to give away, I knew who to call. Vickie got friends from all around to come pick them up and deliver them to the north end of the county where there were some children in need. She loved supporting

Shelter House – our local agency for Domestic Violence and Sexual Abuse. She was always buying food or items needed to take there. She always helped with fundraisers and in February this year, she reached out to all she knew and asked for donations for items to go in goody bags. She made up beautiful little bags of joy so every woman and child in the shelter would

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SHELTER HOUSE

continued from page 1

which not only affects the victim, but also affects the family members that witness it, particularly the children.

Fact: Nationwide, one in every four women will experience domestic violence in their lifetime. An estimated 1.3 million women are victims of physical assault by an intimate partner each year. It is estimated that anywhere between 3.3 million and 10 million children witness domestic violence annually. Boys who witness domestic violence are twice as likely to abuse their own partners and children when they become adults. Thirty to 60% of perpetrators of intimate partner violence also abuse children. Most domestic violence cases go unreported.

In 2019 in Okaloosa County, there were 1,246 domestic violence offenses and 820 major arrests.

These statistics are why Shelter House, based in Fort Walton Beach, is so incredibly important. **Shelter House, Inc., is the only state-certified domestic and sexual violence center serving victims of Okaloosa and Walton counties and offers a variety of services to families in need. All services are free and confidential.**

In 2013, Shelter House be-

came the only domestic violence shelter in Northwest Florida to allow pets, as they realized that many people stay in abusive situations because there’s no place for them. The shelter is a home-like environment and discretely houses victims and their children in abusive or violent situations, and even abandoned/victimized kids 12 and up. Here they can stay for up to eight weeks living in a safe, protected place to escape any unhealthy situation to gain strength, healing and guidance. They have locations in Fort Walton Beach, Crestview and DeFuniak Springs where survivors can meet with advocates for peer counseling, food pantry, support group and referrals to other community resources. There is even a federally funded apartment program where rent and deposits are initially covered with support reduced over time as the participant becomes more independent. Today, services provided include confidential shelter, court advocacy, peer counseling, support groups, primary prevention, transitional housing, economic empowerment workshops, 24-hour domestic violence hotline, 24-hour sexual assault helpline, child therapy services and supportive services for family members of sexual violence victims. In a single year, right here in our community, Shelter House provides emergency shelter to more than

220 adults and children, houses more than 45 women and children in transitional housing apartments and provides services to nearly 400 adults and children through outreach. “And there are so many more who have not yet reached out to us,” says Rosalyn Wik, Executive Director.

Shelter House also provides various services to sexual assault survivors, ages 12 and up, whether the abuse happened recently or years ago. In order to comfort, support and protect victims, an advocate on the Rape Response Team (RRT) will accompany victims during forensic examinations and law enforcement interviews and support the victim and plead his or her rights. In certain cases, such as when the perpetrator lives with the victim, sexual assault victims are welcome to stay in the emergency shelter. Advocates can provide legal advocacy to victims and support for friends and family of survivors who need help supporting the victim and dealing with their own feelings.

Through community fundraisers, the program has grown to what it is today. The emergency shelter has acquired special examination equipment for sexual assault victims which is a great help with the shelter’s costs of helping these beautiful individuals in need.

Local events held through Destin Charity Wine Auction Foundation, Little Black Dress Party, White Wilson Medical Centers, and Walk Her Way 5k support Shelter House. Upcoming is Purses with a Purpose in September where Shelter House will be the beneficiary.

If you’d like to donate, visit ShelterHouseNWFL.org for items needed. “Food, cleaning products, personal hygiene items and gift cards are always welcome as well as monetary donations,” says Rosalyn, “and we are always in significant need of toilet paper and paper towels.”

“We know that sexual assault happens in every community, including ours, but we also know that many victims are too afraid or ashamed to report it to the police or even talk about it with their closest confidant,” says Rosalyn. “We are here for those victims – whether the assault happened today or decades ago – to provide continuous support, services and advocacy. And to our Shelter supporters, as always, thank you for being a friend and advocate for survivors of domestic and sexual violence. We could not fulfill our mission without you!”

“All Relationships Violence Free”

ShelterHouseNWFL.org

DONATION DROP OFF LOCATION

16 Ferry Road, SE
Fort Walton Beach, FL 32548
850-243-1201

Sexual Assault Helpline:
850-226-2027

Domestic Violence Hotline: 850-863-4777 or
1-800-44-ABUSE (22873)



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Specialty Roofers Inc. Helps Homeowners Prepare for Hurricane Season

Hurricane season is officially upon us. While we all hope for an uneventful season, it is important to prepare for the worst. According to weatherchannel.com, “The NOAA outlook calls for 13 to 19 named storms, six to 10 hurricanes and three to six major hurricanes – one that is Category 3 or higher (115-plus-mph winds).” Specialty Roofers Inc. is here to help you prepare your home for hurricane season with these tips.

1. Schedule an Evaluation

Northwest Florida is at risk for a major storm every Hurricane Season. As you prepare your home and make plans for your family, it’s important to have your roof evaluated as well. Having a knowledgeable contractor on your roof before hurricane season will ensure you have time to address any issues that may be made worse by a hurricane and perform any necessary repairs. It is also recommended to have your roof re-evaluated after hurricane season. Your roofing contractor will look at the following areas of your roof:

- Membrane – Checking for rips, punctures, holes or signs of aging.
- Flashings – Ensuring flashings are correctly attached and sealed.
- Mounted Equipment – Looking to see if penetrations are properly sealed and the equipment is securely attached.
- Gutters/Downspouts – Making sure gutters, drains, and downspouts are properly attached and flowing to the correct location.

2. Trim Nearby Trees

Strong winds can destroy large buildings and throw boats across town. Even tropical depressions can cause limbs or entire trees to fall down, damaging your roof. Take a walk around your property and identify dead, broken or oversized trees and branches that may damage your building during a storm.

3. Continue Regular Maintenance

A maintenance program is a great way to be proactive with your roofing system. Having a roofing contractor keep up the

maintenance of your roof is one of the best ways to ensure your roof is ready to stand up to any incoming storms. Regular maintenance can catch preliminary roof issues before they get worse, saving you money in the long run.

4. Clear Gutters and Drains

It is essential to clean and clear your gutters before a storm in order for your gutters to properly function and handle the water that comes off your roof during a storm. If your gutters are clogged, the backed-up water

will sit on your roof, increasing the probability of water entering your building or home.

5. Keep Up to Date with Insurance and Warranties

When a hurricane passes through your area, the aftermath is often chaotic. Save time getting your roof repaired by gathering documentation ahead of the storm and keeping it in a safe and easily accessible place.

Suggested documents to keep with you:

- Any applicable warranties
- Insurance documentation
- Before photos



- Contact information for contractors, insurance agents and other key contacts

When hurricane season comes, protecting people is the most important. With a well thought-out and implemented

preparation plan, you don’t have to think twice about your roof during a hurricane. Contact Specialty Roofers at 850-974-ROOF to evaluate and help prepare your roof for the upcoming hurricane season.

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Community

Gateway to Crystal Beach



BY CATHERINE CARD,
CITY OF DESTIN

The "Gateway to Crystal Beach" is now on its way to becoming a reality thanks to the partnership between the City of Destin, the Okaloosa County Board of County Commissioners, the Tourist Development Council and Trust for Public

Land. The City of Destin has pledged \$9,000,000 and Okaloosa County \$13,000,000 for potential beach acquisitions to expand beach access in Destin for residents and visitors. The Trust for Public Land, which the City of Destin has partnered with to aide in the process, has been negotiating with three properties adjacent to the Shore of Crystal Beach Park. All three are under an option/purchase agreement with the Trust for Public Land. The combined cost of these acquisitions is \$10.6 Million plus some ancillary closing costs which are (estimated under \$50,000). Funding for the initial set of acquisitions is proposed to be funded with the following ratio — 59% County (TDC) (\$6.28+ Million) and 41% City (\$4.37- Million), based on the dollars pledged by the city and the county. Completion of the project is anticipated for 2021.



Acquiring public beach is the Destin City Council's top priority in the city's 2020 strategic plan. "Many of us who grew up here know that over the last two decades, we have not seen the beach when driving down old Highway 98," said Councilman Parker Destin. "This will be the

first time that you can see the beach, in an old Destin fashion, in decades."

For additional information on the public beach initiative for Crystal Beach please visit: www.cityofdestin.com/285/Projects

Aug. 18 Election Results!

Registered Voters: 142,666
Ballots Cast: 43,169
Voter Turnout: 30.26%

Representative in Congress District 1

Matt Gaetz (REP) 82.48%

State Representative District 4

Patt Maney (REP) 37.88%

District Superintendent of Schools (UPC)

Marcus D. Chambers (REP) 65.82%

Board of County Commissioners District 5

Mel Ponder (REP) 44.47%

State Committeeman

Ron Adams (REP) 59.86%

State Committeewoman

Sherri Cox (REP) 60.36%

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ANGEL

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receive a Valentine gift. The baffling irony is she was brutally murdered by a boyfriend she met online, and was killed during an act of domestic violence.

Recently, she made the decision to give her biggest gift of all – to help a friend she had only known well for a relatively short time. That friend, Kathy Houchins, is in dire need of a kidney transplant and Vickie was planning to be her donor. She felt God had called her to do that and when she got tested, she was a near perfect match. Planned for January, we had started a big campaign to pay for the transplant as both donor and patient incur extra expenses outside what the insurance pays.

Sadly, on Tuesday before her death on Thursday, Vickie was diagnosed with Stage 2 colon cancer and was told she could no longer be a donor. On Wednesday, we all cried together as I sat with Kathy and Vickie on the phone as she told her the news. That whole day, she kept saying, “Don’t worry, I am going to find you a donor – I promise we will



Vickie Edge and brother Derrick Edge, her hero

get you a kidney.” She wasn’t worried about the fact she had cancer—only that she needed to find another donor to replace her. That was how she spent her last day on this earth...trying to help a friend in need.

In May she had met a guy on Facebook Meetup from Milton that she believed to be her soulmate and prince in shining armor. He promised her the sun, the moon and the stars and

rushed her to get married in October, because he couldn’t live without her. She was finally getting her fairytale. He was buying her a new house on the lake where she wanted to live, giving her a new car for a wedding present, even buying her son a truck. He even had their names tattooed on his arm the week before he killed her, knowing that was his ultimate plan. She was so caught up in the fairy-

tales romance, she didn’t realize he had begun controlling every minute of her time, separating her from friends, talking her into staying with him and missing work because he couldn’t be without her. When he wrote her the \$15,000 check that he knew would bounce to pay for the wedding, since all he had told her had been a lie, he decided the only way out was to brutally murder her. I won’t share the details of what a monster he really was—this story is about the wonderful woman he took from us all and what she would want every woman to remember as they search for that fairytale.

Vickie did a background check – it was clean. What she didn’t do is speak to an ex-wife. She would have found out he had anger issues. What we believe she would tell you is to slow down, take your time to REALLY get to know someone. If they want to consume all your time, that is not about love—that is about control and neediness. If they are always patting themselves on the back about how wonderful they are, that is narcissistic behavior and that can be dangerous, because they might decide that if they

can’t have you, then they don’t want anyone else to. It’s ok to ask to see their financials if they are asking you to marry them.

What she would also want you to know is to live a full life each day. Leave a legacy of giving so others may live and enjoy even just one moment in life because of something you did for them without ever taking credit for it. If you would like to honor this wonderful woman’s memory, there were things she was passionate about raising money and awareness for—Shelter House www.shelterhousenwfl.org; the HOPE Squad Suicide Prevention & Awareness program www.bringhopenow.com; or give the ultimate she was willing to give – be a kidney donor for Kathy or **donate to the transplant fund so that when a donor steps forward, the surgery can happen right away.** www.helpopelive.org/campaign/17417. Although not as she would have wanted it to go, she got her ultimate fairytale as she now has golden angel wings and sits in the arms of her Lord and Savior. Let us all be like Vickie and keep her legacy alive.

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 Community

Latitude Offers Open Air Charm, Sophistication and World-Class Comforts

A Welcoming Place to Call Home!

One of the benefits of living in Northwest Florida is people often have considerable “latitude” in choosing where to call home. With so many beautiful options, trying to make a decision can be challenging. Fortunately, there’s a new kid in town and, wow, what a statement they have made!

Introducing Latitude at Hammock Bay: an upscale collection of residences situated within the master-planned community of Hammock Bay in charming Freeport. Latitude offers long term rentals from 7 to 12 month leases with open concept floorplans. These new apartment homes are styled with designer details to create a look and feel that is laid-back, yet modern and sophisticated. Resort-inspired amenity spaces provide built-in conveniences and world-class comforts with the added bonus of a lifestyle that is tailored for you.

Freeport has become a go-to destination for locals and newcomers alike. And with such an amazing new community now open and boasting beautiful 1, 2 and 3 bedroom apartments available for lease, Latitude has certainly raised the bar.

The apartment homes are furnished with granite countertops, undermounted deep stainless steel sinks, stainless steel appliances, hardwood inspired flooring, 9 ft. ceilings, including a full size washer and dryer and so much more!

The amenities at Latitude at Hammock Bay are unlimited. The community offers a building with elevator access, a sparkling saltwater pool, pool side fireplace and grilling area, a kitchen for entertaining in the clubhouse, a large game room with a TV lounge, and a 24-hour fitness center with Fitness on Demand, 24-hour package locker system.



For the adventurer in you, there are paved wooded nature trails, a 60-acre sports/recreation complex, access to the Lake Club and Bay Club and a 500 ft. Bay dock. And don’t forget the cutest, most practical General Store for your convenience!

Now is your opportunity to explore this all-encompassing community, packaged together in a beautiful, peaceful and convenient lifestyle.

It’s brand new with plenty of options, one that’s sure to be perfect for you. We recommend checking out this new place you could call home soon.



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Cali's To Do In Destin! SEPTEMBER 2020

..... 1

Maker Days | 9am | Emerald Coast Science Center

Music Bingo | 7pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

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Yoga on the Island Green | 8am | The Island Hotel, Okaloosa Island

Creature Features | 10:30am | Emerald Coast Science Center

Free Beach Bonfire | 6pm | The Bay Restaurant



Sangria & Sunsets | 6pm | The Henderson Resort

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

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Beginner Wheel Throwing Class | 6pm | J.Leon Gallery & Studio

Planetarium Show | 6pm | Emerald Coast Science Center

Karaoke | 8pm | Harry Ts Lighthouse Bistro

Dueling Piano Show | 8pm | Palms Bistro

Ladies Night | 9:30pm | McGuires Destin

..... 4

Lee Greenwood Concert | 4pm | NWFL State College, Niceville

Locals On The Harbor Free Keg for Charity | 5pm | Boathouse Oyster Bar

Free Beach Bonfire | 5pm | Royal Palm Grille

Baytowne Art Walk | 5pm | Baytowne Wharf

Karaoke | 8pm | Dock on the Island

Dueling Piano Show | 8pm | Palms Bistro

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Emerald Coast Boat Parade | 7am | Adventure Marina

FWB Farmer's Market | 8am | Downtown Fort Walton Beach

Beginner Wheel Throwing Class | 9am | J.Leon Gallery & Studio

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

Baytowne Art Walk | 5pm | Baytowne Wharf

Labor Day Celebration | 5pm | Mezcal Mexican Grill

Labor Day Concert Celebration | 7pm | Harborwalk Village

Karaoke | 8pm | World Of Beer Destin

Dueling Piano Show | 8pm | Palms Bistro

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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

Baytowne Art Walk | 5pm | Baytowne Wharf

Labor Day Concert Celebration | 7pm | Harborwalk Village

Family Movie Night | 7pm | Hub 30a

Okaloosa Island Fireworks | 9pm | Okaloosa Island Boardwalk

..... 7

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

..... 8

Music Bingo | 7pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape

Rock'N Bingo | 7pm | Landsharks Pizza

..... 9

Free Beach Bonfire | 6pm | The Bay Restaurant

Wednesday Night Free Concert Series | 7pm | Baytowne Wharf

Trivia Night | 7pm | World Of Beer Destin

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Lionfish Restaurant Week | 11am | AJs Destin

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

Karaoke | 8pm | Harry Ts Lighthouse Bistro

Dueling Piano Show | 8pm | Palms Bistro

Ladies Night | 9:30pm | McGuires Destin

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Free Beach Bonfire | 5pm | Royal Palm Grille

Dueling Piano Show | 8pm | Palms Bistro

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Grayton Beach Patriots Run | 7:30am | Grayton Beach

FWB Farmer's Market | 8am | Downtown Fort Walton Beach

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

Slacker Olympics | 10am | Boathouse Oyster Bar

Jerk Off Cancer Fundraiser | 12pm | Boathouse Oyster Bar

Live Music & Movies | 4pm | Crab Island

Karaoke | 8pm | World Of Beer Destin

Dueling Piano Show | 8pm | Palms Bistro

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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

Blood Drive | 12pm | Destin Commons

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

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Music Bingo | 7pm | World of Beer

Trivia Night | 7pm | Village Door at Seascape



Rock'N Bingo | 7pm | Landsharks Pizza

..... 16

Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

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Bubbly Baytowne | 5pm | Baytowne Wharf

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

Karaoke | 8pm | Harry Ts Lighthouse

Dueling Piano Show | 8pm | Palms Bistro

Ladies Night | 9:30pm | McGuires Destin

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International Talk Like A Pirate Day | 5:30pm | Baytowne Wharf

AJs Big Mac Classic | 4pm | AJs Destin

Free Beach Bonfire | 5pm | Royal Palm Grille

Dueling Piano Show | 8pm | Palms Bistro

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FWB Farmer's Market | 8am | Downtown Fort Walton Beach

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

Karaoke | 8pm | World Of Beer Destin

Dueling Piano Show | 8pm | Palms Bistro

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

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

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Music Bingo | 7pm | World of Beer

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Rock'N Bingo | 7pm | Landsharks Pizza

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Free Beach Bonfire | 5pm | Royal Palm Grille

Dueling Piano Show | 8pm | Palms Bistro

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FWB Farmer's Market | 8am | Downtown Fort Walton Beach

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

Emerald Coast Home & Boat Show | 10am | Emerald Coast Convention Center

Karaoke | 8pm | World Of Beer Destin

Dueling Piano Show | 8pm | Palms Bistro

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Rock'N Bingo | 7pm | Landsharks Pizza

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Free Beach Bonfire | 6pm | The Bay Restaurant

Trivia Night | 7pm | World Of Beer Destin

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 Community

Trends & Treasures

Clean Eating Made Simple, Colorful and Fun! And Convenient! Healthy Coast Meals



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www.healthycoastmeals.com
850-496-6470

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cles encountered previously. “Adjusting your needs and comfort with versatility and styling options from our certified IBE stylists is our focus,” says owner Adrienne Brackett. And, as fun as an ice cream shop, there are an array of colors from which to choose for fall: Bronzed curls, beautiful red tones, chocolate melts, a blonde, beachy bob, even a Caramel swirl. And, there’s so many more! Try the extensions...I did and I love them! Pure & Couture also offers beauty services for weddings, special events, consultations and trial sessions including airbrush makeup, blowouts, lash extensions, spray tanning and hair extensions—everything from cuts and colors, blow outs, trims, highlights, all over color, root touch up and corrective color; the team customizes them just for you! And, don’t forget your gift cards, shampoo, conditioner and other beauty staples, curbside pick-ups and online ordering, too! Fall purely in love!

(850) 424-3935
pureandcouture.com

PAGANI vs. Coolsculpting. CRYO850 Performance and Recovery Center



While both technologies use extreme cold temperatures to burst subcutaneous fat cells, there are some important key differences:

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More Area: The small PA-

GANI wand allows for focus on multiple problem spots within in a larger section of the body. Coolsculpting is limited to a pre-defined section based on the size of the large rectangular applicator.

No Shelving: With PAGANI, the application is fluid, transitions of cold exposure are smooth. The Coolsculpting rectangular applicator often results in a “shelf” of fat or loose skin around the area treated.

No Discomfort: PAGANI is operated by a trained technician with constant communication on your level of comfort with the temperatures. The Coolsculpting applicator is placed on the treated area and requires an extended period of immobility under extreme temperatures.

Facials: PAGANI technology is also used for Cryo Facials to tighten and brighten skin and smooth fine lines, wrinkles and crepey skin.

Cost: PAGANI treatments are between \$175 and \$375 per treatment. Coolsculpting treatments range from \$500 - \$1200.

See the coupon section for half off a consultation during the month of September.

(850) 279-4145
www.cryo850.com

TRENDSPOTTING: Monograms you can’t resist! Frill Seekers Gifts & Personalized Fabulous Finds



Some pieces of monogram jewelry literally take your breath away. The custom **Pave Peygotti Diamond Sterling Pendant** will! The mother-daughter team and shop founders, Peyton LoCicero and Heidi LoCicero, have an eye for all things Southern, elegant and monogrammed, with a keen sense of style and an enviable reputation. Their Peygotti Collection was inspired after Peyton gave her mother an antique book containing beautiful and intricate illustrations of monograms and duograms dating back to the

1800’s. Within a week, their first designed collaboration looked stunning as jewelry pieces! Once you place an order with two initials to be carved in either sterling silver or gold, the duo collaborates, sketches and designs how the two letters will intersect, just as Old English scribes did. With the perfect two-letter monogram insignia, the item is cast with sterling silver. Finally, decadent rough-cut Indian diamond chips are placed and the pendant is brushed in a special finish for the old world, antique look and feel. No two pieces or finishes are alike, making your jewelry pendant, truly one of a kind to be treasured and passed down from generation to generation.

Frill Seekers’ clients pair the pendant most often with pearls, a choker style necklace, a long lariat necklace or their favorite bracelet. A recent client added the custom duogram pendant to her bridal bouquet, an exquisite touch of personalization! To view the entire collection of two and three-letter Peygotti pendants, visit FrillSeekersGifts.com. To order, email FrillSeekersGifts@cox.net or stop by the shop in City Market Bayside.

(850) 460-2700
frillseekersgifts.com

Fall, Football and “Frostacious” Flavor! Smallcakes: A Cupcakery



Fall and Football—two of our favorite words! And our favorite cupcakes are always on hand for tailgating, birthdays and celebrations! Smallcakes’ 12 pack of assorted minis are \$15 and a great way to sample all the flavors! September is here, ushering in a new wave of “ALL” cakes, in all flavors and varieties—cupcakes, cookie cakes, “mini” or “mighty” cakes, brownies, cupcakes-in-a-jar, birthday and wedding cake heaven on earth! You can choose from an array of “frostacious” frostings and a variety of cupcake flavors to suit even the

pickiest palate! Grab Smallcakes for the big game whether tailgating or hosting a game-watch party, while social distancing of course. You’ll certainly be a hit with your fellow fans who won’t be distanced from the flavorful, team-colored Smallcakes. Make your celebrations personal with custom edible logos and images to go on these tempting treats, baked fresh, with up to 18 flavors to choose from. Don’t forget your pets treats! As seen on the Food Network and Cupcake Wars, “ALL” cakes are perfect for games as well as any other occasion you can dream up! Call ahead for pre-orders or curbside pickup!

(850) 460-7487
www.smallcakes.net

Fall Flair; Not Despair Dressing Room Boutique & Art Gallery

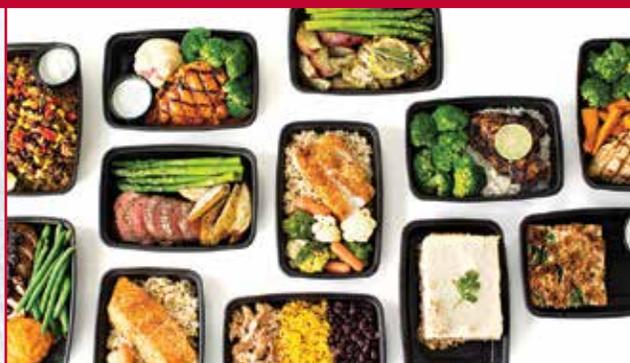


We’re already planning our fall outfits while holding onto summer with a vice grip, looking ahead for these fall staples and wardrobe essentials. You can get your fun, flirty, classy and trendy fall fashion pieces now to be ready for whatever the season holds! The Dressing Room exists to provide every fashionista with quality fashion at a reasonable price. Owner Abbie understands how you want to put your best foot forward, and strive to improve your confidence and self-image by providing you with the tools necessary to make the right first impressions—and the best fashion statements of the upcoming season! Abbie has collected the perfect ensembles, in style, and just right for all body types. As the expert, she listens to you and works to help you show off your best self! Pick up super cute pieces that embrace the current environment, mix and match, add a brilliant shot of color or sheen along with sassiness and personal style; pump up your basics with a little flare, and you’ll always look your best!

(850) 218-8776
dressing-room-boutique.shoptiques.com



By far, Frill Seekers' most tantalizing take on monogram jewelry, to date: the Peygotti pendant. With intricate details, old world charm and sophisticated style, this piece will quickly become your fav!
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DCWAF Raises over \$1.35 Million for NW Florida Children Through its First Virtual Auction

Destin Charity Wine Auction Foundation (DCWAF) celebrated the 15th Annual Destin Charity Wine Auction presented by the Jumonville Family through a new virtual format on August 22. DCWAF is pleased to announce that the event raised \$1.35 million for children in need in Northwest Florida, despite the many challenges presented by COVID-19.

“We are so very grateful for the support of our board, our business community, and so many wineries that played a role in helping us produce the 2020 auction,” says DCWAF President John Russell. “The fact that we could raise over \$1.35 million for children’s charities while maintaining a safe environment for all is proof that we

can continue to make positive impacts in our communities despite the pandemic. The lesson we learned is don’t stop fighting to find a way forward.”

The auction, originally scheduled for the last weekend in April, has overcome a number of challenges during its anniversary year to include rescheduling to August before moving to a fully virtual format. The funds raised far exceeded the Foundation’s fundraising goal and are trending above the national average for funds raised through virtual charity auctions.

The live auction portion of the event was held simultaneously with a live broadcast streamed on YouTube from the Hilton Sandestin Beach Golf Resort and Spa. Hosted by auc-



ioneer Ursula Hermancinski, friends from throughout the Foundation’s 15-year history sent in messages of support to kick off the live broadcast. Prior to the 2020 auction, DCWAF had yet to break the \$100,000 barrier for a single-sale live lot. DCWAF is pleased to announce that this year’s auction boasted two record-breaking lots, an immersive trip to Dakota Shy and Triple Creek Ranch featuring Honorary Vintner Todd Newman and Honorary Chef Tim Creehan which sold for \$105,000 and a trip to Virgin Gorda with the Phelps family that sold for \$100,000. Other notable lots included a seven-day trip donated by Steve & Bridgit Griessel of Betz Family

Winery to the South African winelands and Molari Lodge which sold for \$50,000 and a once in a lifetime trip to the Cayman Cookout, which sold twice for a total of \$70,000.

The funds raised at the annual auction are distributed to 16 local non-profit organizations for specific projects and programs that benefit children. Charity partners for 2020 include Ascension Sacred Heart Emerald Coast, Children in Crisis, Children’s Volunteer Health Network, Emerald Coast Autism Center, Emerald Coast Children’s Advocacy Center, Food for Thought, Habitat for Humanity of Walton County, The Arc of the Emerald Coast, Opportunity Inc., Pathways for Change, Shelter House of Northwest Florida, AMIkids Emerald Coast, Boys and Girls Clubs of the Emerald Coast, Mental Health Association of Okaloosa and Walton Counties, Westonwood Ranch, and Youth Village.

The Auction was comprised of 29 unique Live lots, 6 Almost Live lots, 29 Super Silent lots and 131 Silent lots with 64 generous sponsors. In an unprecedented act of generosity, all sponsors agreed to continue their support after DCWAF was forced to cancel all in-person events due to COVID-19.

In addition to the virtual auction festivities, long-time DCWAF supporters got creative in finding ways to support the Foundation. Wine World donated a portion of their wine retail sales during the month of August leading up to the event. Trustees Bill & Cheryl Stegbauer matched the sales at Bijoux on Friday, August 21 in a donation to DCWAF of \$15,800, and Bijoux owners Jack and Leslie McGuckin generously contributed an additional \$5,000. For those still wishing to support DCWAF, Revana Estate is contributing a portion of their 2017 Estate Cabernet Sauvignon wine sales to DCWAF until the end of the month. More details on this promotion can be found at dcwaf.org/blog.

As the top charity fundraising event in Northwest Florida, the Destin Charity Wine Auction has been ranked among the nation’s top 10 highest-grossing charity wine auctions in the country by Wine Spectator Magazine for seven consecutive years and is currently ranked sixth. The money raised at this year’s auction will be presented to the charity partners this fall in private check presentation ceremonies that adhere to current social distancing guidelines.

The dates for next year’s Destin Charity Wine Auction weekend are April 23 – 25, 2021. For more information on the Destin Charity Wine Auction Foundation, visit www.DCWAF.org.

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Protecting What is Most Important with Life Insurance



BY VICTORIA OSTROSKY

She still couldn't believe it was happening. Her husband was too young. Their children were too little. They had too many plans for their life together. His battle with COVID-19 had lasted several weeks. It started out as just a cough. And now this. And she couldn't go to him and be there in his last moments. Joanna's brain was spinning out of control. She couldn't focus on anything. What were they going to do? "Momma," said little Angela, "Why are you crying?" Her precious little face was filled with concern.

Joanna and Doug's friend and insurance agent Steph called Joanna to find out the latest on her friends. "I'm so sorry, Joanna! What can I do for you and the kids?"

"I don't know what I'm going to do!" cried Joanna. "He's only 45 and always took care of his health."

"Maybe this will bring you a small measure of comfort, Joanna," replied Steph. "Doug has a life insurance policy. So, you and the kids will receive money to pay for any medical, burial and other final expenses. It will also be enough to keep you comfortable for awhile. There should be plenty to send the kids to college, too. He loved you all so much!"

"I know, Steph," said Joanna. "It does help, it really does. Knowing we won't have to move and that I can take some time off work is huge. But I will miss him!" Joanna's sobbing brought tears to Steph's eyes. She wished she could do more.

September is life insurance month. That pesky subject no one likes to discuss or think about since that means you're thinking about death. But, we also know how important life insurance is because our loved ones will still have to deal with funeral expenses and mortgages and college and

so much more. Recent Market Research shows that close to 40% of households need more life insurance.

Let's discuss the two most popular life insurance products. Term Life and Permanent Life. Your goal and budget will determine which policy will best fit your needs. Both of these forms of protection pay an income tax-free death benefit. Term life covers you for a limited period and permanent life provides lifelong coverage.

Term Life is the most affordable and is for a set period of time – 10, 20 or 30 years typically, and does not accrue cash value. This is a great tool for someone on a limited budget and who needs a certain amount of coverage for a specific number of years, like until a mortgage is paid off, or the kids are grown and you've retired and reduced your monthly expenses. It also allows for the highest amount of death benefit with the least amount of premiums. Although term policies do not have a cash value feature, most policies can be converted to permanent life without providing evidence of medical condition.

Permanent Life comes in the form of Whole Life or Universal Life, and both offer varying degrees of flexibility through the life of the policy. Whole life insurance is a simple, good choice for the conservative buyer. Premiums remain the same over the life of the policy and the death benefit and cash value, which can be taken as loans, is guaranteed as long as you pay the premiums. Universal Life provides the same features as whole life with added flexibility to adapt to changes in your personal situation or changes in the financial marketplace. With this type of product you can adjust the premium payment, death benefits and the insurance company's investment portfolio. And some companies will allow adding a long-term care rider to a universal life policy to help prepare for potential long-term care expenses.

Now, there are other types of universal life insurance policies that provide Long Term Care coverage along with a death benefit. These fixed premium products pay for services that fit your needs based on the plan of care provided by your licensed health care practitioner. The services are paid for either your home or a fa-

cility when you are no longer able to perform two out of five of the ADLs (activities of daily living) such as bathing, dressing, toileting, transferring and eating.

There are also some life policies (term and permanent) that can provide for the security and longevity of a business. Business

Life products can help keep a family business in the family, protect a key employee or fund a buy/sell agreement.

No matter what kind of life insurance policy you purchase, your beneficiary will be the person or persons who will receive the death benefit. This death benefit

is usually tax-free (one exception is annuity payouts). Most carriers offer options for other than a lump sum death benefit payout.

Joanna and Doug's tragedy, although heartbreaking, had a silver lining. Talk to your agent about Life Insurance or call me at (850) 424-6979.

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Community

Wes Fell: Non-Party Affiliate for County Commissioner

Wes Fell is a 30-year resident of Okaloosa County. In August 2019 he was the first person to file to run for the District 5 County Commission seat being vacated by Kelly Windes.

Wes moved to this area in August 1990 from Louisville, Kentucky where he was in the jewelry business, and owned three thoroughbred racehorses who raced at Churchill Downs.

Wes goes to church at Corpus Christi Catholic Church in Destin.

He is a United States Marine Corps veteran, and the only veteran in this race. He is also a local event promoter with over 45 years of business experience.

For nearly thirty years Wes has worked with numerous businesses, civic and Chamber of Commerce organizations and promoted many business expos, home shows, health fairs, boat

shows and other events in this area. Today he is currently promoting the 21st annual Emerald Coast Home and Boat Show at the Destin-Fort Walton Beach Convention Center on September 26 and 27.

Over the past 20 years he has helped many non-profits raise a lot of money, and over the last two years he has donated over \$30,000 to various groups, including \$17,000 to One Hopeful Place, and over \$15,000 to others including Children In Crisis, Homes For Heroes, The FWB Kiwanis Club, Special Olympics Florida, and others.

Whether we like it or not, or whether you agree or not – This World Is Changing, and many people today, including some of our friends, and family, especially younger people like Gen Xers and Millennials would rather vote for the person than



Political Advertisement Paid for and Approved by Wes Fell, NPA for County Commissioner District 5

the party. And with the County Commissioner's race being an AT LARGE race voted on by ALL registered voters in Okaloosa County, Wes opted out of the Republican Primary on August 18th and chose to run as a Non-Party affiliate in the general election on November 3rd. He did this because he wants to

be an un-biased county commissioner and public servant, working for ALL of the people of Okaloosa County, regardless of their political party.

Wes believes his extensive business background and association and work with many great business and civic leaders in this community, as well as his desire

to be fair to all people, no matter their race, gender or political affiliation qualifies him to serve as an Okaloosa County Commissioner.



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Today there are over 144,000 Registered Voters in Okaloosa County. There are approximately 82,000 Republicans, 28,000 Democrats and 38,000 others. The GREAT NEWS for you is - The County Commission Race is an At-Large - Open Race which means ALL REGISTERED VOTERS IN OKALOOSA COUNTY REGARDLESS OF PARTY AFFILIATION CAN CAST THEIR VOTE FOR ME IN THE NOVEMBER ELECTION



The ONLY Non-Party Affiliate Candidate In This Race – working for all of the people in all political parties, and the ONLY Veteran In The Race. It's Time To Clean Up The Mess and Vote For Wes.

Some of the Issues Wes Will Work On When Elected

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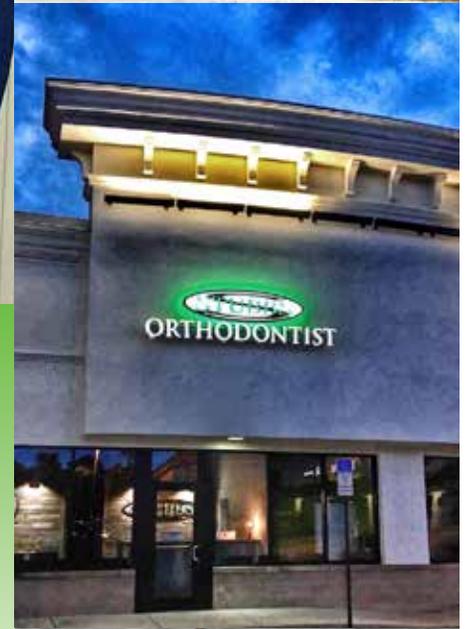
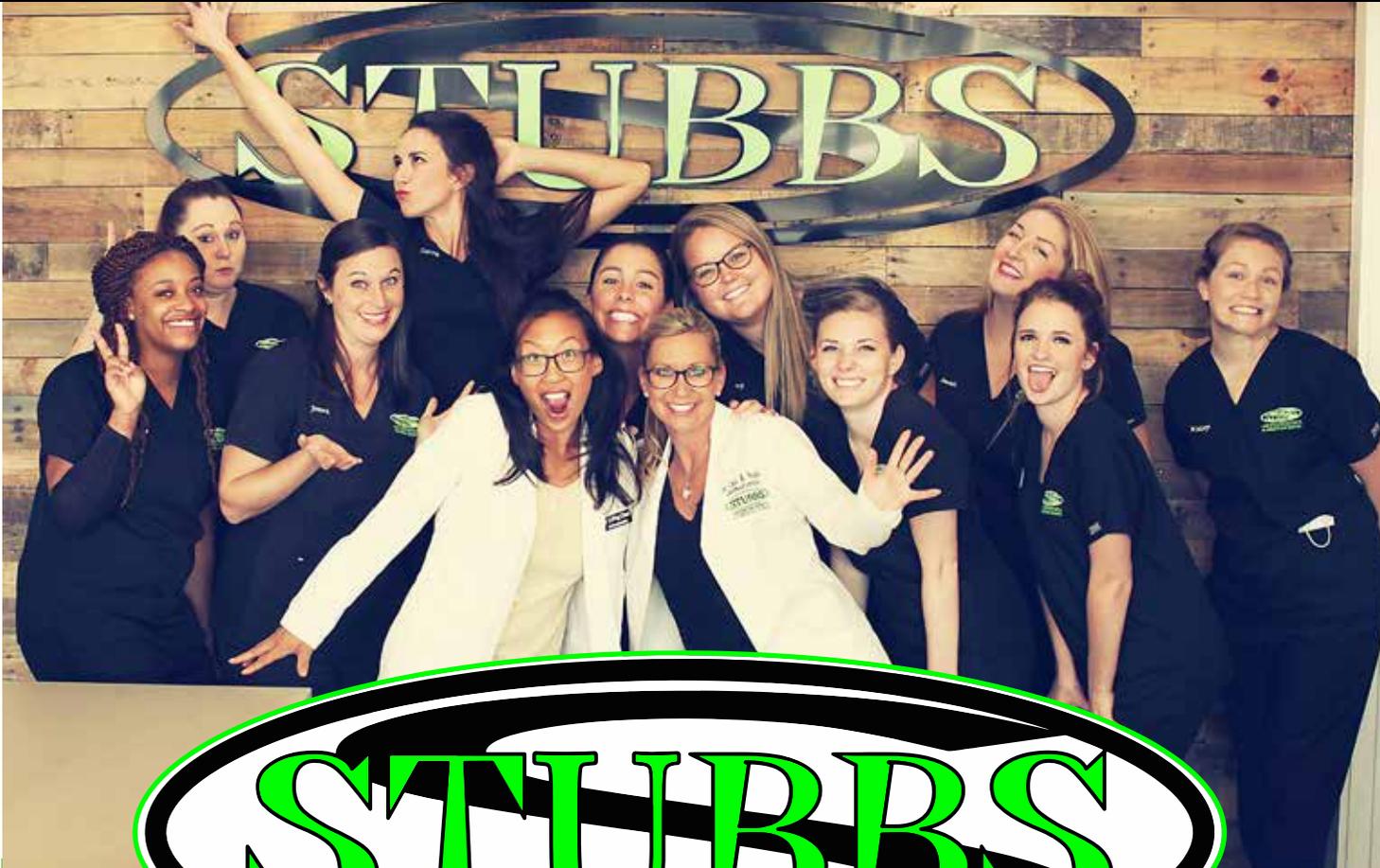


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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha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

 Community



BY MATTHEW VANDERFORD

Have you ever watched the kids cartoon movie Madagascar? If you have, then you might know the scenes I'm about to describe. In the first movie, Alex the Lion is on the loose in Grand Central Station. While everyone else is coming un-glued and losing it, this little old lady begins to use her purse, pepper spray and a well-executed, over-the-shoulder throw to neutralize the animal. In the second movie, our action-packed Grandma

finds herself again, face to face with Alex while on safari in the African Wilderness.

What happens next? You guessed it – epic cartoon battle #2. Except this time, our little old lady protagonist gets her dentures knocked out after Alex issues a hard blow to the jaw. But dentures or no dentures, our heroine proceeds to go on the offensive taking care of business again, leaving our lion friend wishing he never met her.

Now let's leave this drama and enter another.

Scene: Niceville, Florida. USA. An age 70 widow just returns home after a long weekend. The AC line has overflowed. There's water everywhere. She calls for help.

YEAR: 2013

Day 1: Restoration efforts begin to dry out the house. It's a modest home in Niceville, a typ-

Showdown



ical Florida style rancher with a brick face. Most of the interior looks original except for some new laminate flooring that runs throughout the house. And this is where the showdown begins.

Day 4: (Enter the Insurance Company Adjuster): "Can you show me where the damage is?"

Restoration Contractor: "Sure, the water started here, ran over and under the laminate flooring causing water to spread throughout the entry, down the hall into the kitchen, across the other side hall and into two of the three bedrooms. We've removed all the laminate flooring with water under it and the wet baseboards and drywall, too. The small room off to the side was dry, but we'll have to replace that flooring because they don't make that type anymore."

Insurance Company Adjuster: "We don't pay for that."

Restoration Contractor: "What do you mean you don't pay for that? The flooring's the same throughout the house. It's the same product and can't be matched. We'll have to replace it to make sure everything goes back the same."

Adjuster: "I understand what you're saying, but we won't

pay for that – we only pay for flooring up to where the hall meets the bedroom. We stop at the doorway entrance if the material isn't damaged."

Restoration Contractor: "I hear what you're saying, but the flooring material isn't made anymore. If we replace just the damaged items, the house is going to look funny. The rooms won't match like they did before. It's not the same."

Adjuster: "I get it, but we don't pay for anything past the room breaks."

Restoration Contractor: "What then do you suggest I tell the homeowner?"

And with that, the insurance company adjuster reaches across the hall, grasps the brass knob, gently closes the door and states: "Tell her not to look at it."

Restoration Contractor: "You want me tell her what?!"

Adjuster: "Tell her not to look at it. She can put a rug over it so she won't have to see it." (Exit the Adjuster).

The scene you just read is true. Because that restoration contractor was me. Those words were spoken from a licensed adjuster spewing out the company lines they were educated and trained to say. The insurance company might not have trained their employees to say, "Put a rug over it," but they do educate them to view damage and interpret policies looking for ways to minimize exposure. And this is what causes adjusters to say, "Tell her not to look at it." It's not because these are bad people. On the contrary. The adjuster I met that day was very pleasant and easy to get along with. Unfortunately, adjusters are stuck having to report to the insurance companies who pay their salaries, provide their health care, and hand them bonuses based on performance indexes.

Enter our property owner from Niceville: I repeat the statements from the adjuster. She's not hearing it. She's not going down without a fight. No way, no how. Look out Alex, this little old lady knows how to take the gloves off.

And what pray tell was the conclusion to our tale you might ask? Well, it was a good fight. Phone calls were made to people who could speak on the property owner's behalf and put pressure on the carrier to do the right thing. And, in 2013, one less home in Niceville went without a rug on the floor.

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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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Which Medicare Enrollment Period is Right for You?



By GREG DURETTE,
FLORIDA HEALTH CONNECTOR

Eventually, if you are lucky, you will find yourself needing to make the transition from traditional insurance to Medicare. Knowing when you qualify to first enroll and when to make changes later on can prove a bit confusing, but is critical to make sure you make the right moves at the right time. Missed opportunities and sometimes even monetary penalties which could last a lifetime may otherwise result.

So, let's get right after it, shall we?

There are four types of enrollment periods for Medicare. For the purposes of this article, I will use the term "Medicare" to apply to Advantage Plans, Supplement Plans and Stand-Alone Prescription Plans unless otherwise noted.

Those Enrollment Periods are:

- Initial Enrollment Period
- Special Election Period
- Annual Election Period
- Open Enrollment Period

The first Enrollment Period you will encounter is called the

Initial Enrollment Period or IEP for short. As the name indicates, this is when you are aging into eligibility for Medicare. The IEP is different for everyone as it starts three months before the month in which you turn age 65 and runs until three months after the month in which you turn age 65.

The IEP does expose you to a potential lifelong penalty if you fail to enroll in Part B and a Prescription Plan. Those penalties would apply after you eventually did enroll late and accrue every month after your IEP ended. The penalties will stop accumulating after you get the proper coverage arrangement. Important note: These penalties will not apply to you if you have other qualifying coverage through work or a spouse.

The second Enrollment Period you might encounter is a Special Election Period or SEP for short. This Enrollment Period is for certain types of special events such as moving to a different coverage area or losing your employer or union coverage. The SEP timing is again, unique to everyone as every situation is unique to the person. This Enrollment Period lasts for three months after the month in which the qualifying special event occurred.

The third Enrollment Period you will encounter is the Annual Election Period or AEP. Every year, from October 15th through December 7th, you can switch plans, drop coverage or change

companies for your Medicare coverage. You can also join a Medicare plan if you missed the window for the IEP or SEP described earlier.

It is important to note: Any Medicare plan elections you make during the AEP will become effective on January 1st of the following year.

The fourth and final Enrollment Period you will encounter is the Open Enrollment Period or OEP. Depending on the type of Medicare plan you have (or don't have), you may be allowed to make a one-time election to switch a plan (Advantage Plan) or purchase a plan (Supplement Plan and/or Stand-Alone

Prescription Plan. The OEP runs from January 1st through March 31st every year.

Deciphering all this can be somewhat confusing. Using a broker with experience in such matters will be your best bet. If you have been using a broker that worked with you on your under age 65 plan, that person would be your best first telephone call, provided they also work in the Medicare field as I do. Often times, folks will look to move that under age 65 policy to a broker that works with Medicare at least three to four years prior to becoming eligible for Medicare just to help make the transition as smooth as possible.



Know your Enrollment Periods or discuss with someone who does and your transition will be as easy as Key Lime pie!

For questions, call me at (850) 842-2400.

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BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

Annuities are not for everyone. If however you are considering one or perhaps already own one, this article will address a few key takeaways for you. This is intended to speak to deferred annuities (letting it grow over time vs taking out the income now). Annuities come in all shapes and sizes these days and they have taken on increased interest from the financial media and investors and savers alike in 2020. Cost is a significant factor when examining an annuity and finding out just what you get for the costs is critical, especially if you want to make sure you are locking in any appreciation year over year.

Annuities mainly come in

two different types: Fixed and Variable. The fixed type is simply getting a fixed rate of return each year on the amount you have invested in the annuity. And the earnings or growth is tax deferred until withdrawn. The variable type simply means it is invested in sub accounts, similar to mutual funds, so the rate of return varies with the performance of the subaccounts in your annuity.

Annuities can also have features or benefits added to them and those are called Riders. A rider usually comes at an additional annual cost stated as a percentage of the amount in the annuity each year. One of these Riders is a step up in basis of the death benefit of the annuity. An example of that might be your beneficiary receives no less than your original contribution or the stepped up basis, the appreciated value of the deferred annuity. This is usually of added importance to the variable annuity holder because she or he typically wants to lock in any appreciation from year to year (assuming there is appreciation)

and not have the death benefit be worth less than the amount invested should the market and the subaccounts decline.

In the interest of managing cost and innovation, many issuers of annuities might offer riders a la carte or eliminate them all together. The good news is that will get your investment cost down. The components of cost are usually the annual mortality and expense charge, the management fee of the subaccounts (if it is a variable annuity) and any riders. Investors would want to make sure they know what they are being charged for each year and that there is benefit to them for the charges. And it is usually a seen as a good idea to comparison shop as well.

There are choices available today that make the cost of annuity much less than it has been in the past, which had been a main criticism of them. Investors should take note that when managing costs, they are willing to give up the associated benefits. One of the most often cited by investors is the annual step up of the death benefit. The reason this is so is that many variable annuity holders would want to indemnify their beneficiaries with any growth the subaccounts have experienced. As cost innovation has taken hold over the past decade many issuers offer to eliminate the cost of that benefit or rider and make the variable annuity more of a no-frills annuity. This results in greater cost efficiency which can be a key component to long term returns. They do however give up that benefit. If someone has held a variable annuity for several years and it has appreciated they may not want to lose that opportunity.

What if someone is already in a no-frills variable annuity that does not offer the step up for beneficiaries? They should check to see if they have choices: Can they add that rider if possible? Or, does the issuer offer alternatives that have the rider so that they maintain the increased value if any? Or, they might want to consider a lower risk annuity, the fixed annuity but also making sure that it offers the benefit they are seeking.

Changes to these types of in-



vestments should be thoroughly researched as there may be cost considerations (such as early withdrawal charges) in doing so. Investors would want to be sure they have conducted an analysis of the cost benefit and it meet their needs. Check with your issuer or advisor and be sure to review your options and any associated cost and if it is to your benefit. With variable annuities, any withdrawals may be subject to income taxes and, prior to age 59 1/2, a 10% federal penalty tax may apply. Withdrawals from annuities will affect both the account value and the death benefit. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. An annual contingent deferred sales charge (CDSC) may apply. A deferred fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 1/2, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

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

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Home and Condo Owners Associations... Buyer or Seller, what you MUST know!



BY GAIL PELTO

A well-run homeowners or condo owners association can be a blessing! However, because I'm an equal opportunity writer, I know that a poorly managed one can be a curse! When you purchase a home in a planned development and/or condo, it might require you to join the community's home/condo owners association (HOA) and pay its fees to help cover things like the upkeep of shared structures, amenities, common areas, exteriors and even some insurance coverage. In addition, to help with the standards of your community,

the HOA membership binds you to the association's covenants, conditions and restrictions, affectionately known as CC&R.

Owners' associations usually have the same goals of maintaining a community's quality of life and preserving property values, and that's a good thing! HOAs offer benefits and services to their members—and members also owe certain obligations to the association and duties to their neighbors. In most cases, a condominium's rules and regulations address more topics and the association plays a more active role than a single family homeowners association, because they oversee the actual building that the condos are in; as a condo owner, you typically own from the drywall in and every other part of the structure is shared with the other condo owners.

If you are looking to purchase a condo or a home that has an HOA, there's a few things to find out before you make a move:

- Know that fees differ

widely. They will be different from building to building, neighborhood to neighborhood and even within a development, due to variations in size, location and orientation.

- Ask how often the fees have increased over time. Ask for the financial history and if there are plans for future increases.

- Find out exactly the what fees include and what they exclude (for example, might cover trash removal, cable, etc. or might not).

- Keep in mind you will pay for recreational facilities with your fees whether you use them or not.

- Know if there are additional fees that may apply i.e. new buyer fee, assessments for special projects, etc. Get copies of the board minutes; find out what the future plans are and if their reserve fund is healthy enough to cover future improvements or if you need to plan for a future assessment. Most developments will have a multiyear plan for repairs and capital investments.

- If financing, ask your lender if fees will factor into your mortgage approval and if that particular association is approved for financing.

- Get a copy of the CC&R and review them. You need to know what you can and cannot do i.e. where to park, size of pet, landscaping restrictions, fence and roof types allowed, etc. In the CC&R, check for language that may have complicated restrictions or even prevent you from renting the property or if there are no rental restrictions.

- Find out the penalties for breaking the rules and how conflicts are resolved.

- Especially with condos, find out what your insurance obligations are vs. what the HOA insurance covers.

- If you want to sell, now or later, find out if there are financing restrictions, if the building is conventional, or FHA and/or VA approved—the more restrictions, the smaller the buyer pool when you're ready to sell.

- Keep on top of what's going

on with your managing board. NOTE: My friend, Bonnie Manthey with Inlanta Mortgage said we've had a complex in our area recently change from being professionally managed to being owner managed and that change alone caused that complex to come off the Fannie May approved list. Again, this can limit the number of buyers who are able to make offers on a condo for sale.

In a nutshell, HOAs offer you having less responsibilities in exchange for some control over your home. Hope this helps and know that whether buying or selling in a owners association area, it's a good idea to engage a professional real estate agent, like me, who is well versed in planned developments and HOAs. I can help you navigate through the ins and outs of purchasing or selling property with an owners association.

Contact Gail at 850.374.0454, gail.pelto@kw.com, or on Facebook, *Destin Agent Gail – Emerald Coast Realtor*.



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 Travel



TRAVELIN'
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BY JODELL HAVERFIELD, LUXURY TRAVEL CONSULTANT ACC

Four hundred years ago in September, two vessels were scheduled to sail from the South-

ern coast of England. One vessel, the Speedwell, was deemed unseaworthy. So, her passengers squeezed onboard the second vessel and on the 16th of September 1620 from Plymouth England, the Merchant ship known as the Mayflower with 130 – odd people plus sheep, goats, chickens and dogs set sail on her own for America. In their haste to sail, they forgot to bring along fishing rods.

It is thought that there were around 30 children on board

the Mayflower during her epic voyage to America, but little is known about them. Some were children of the passengers, but some were sent by families who stayed behind. They were cared for by families onboard the ship while other children sailed as servants. Four siblings ages 4 – 8 were given passage by their wealthy father as a means of getting rid of them, because he felt sure their mother had been unfaithful to him and, perhaps, they were not even his children. They were placed in the households of prominent Pilgrims. I will tell you more about them later.

Girls are supposed to be the weaker sex; there were 11 young girls on the passenger list ranging in age from 1 to 17 and all of them survived the voyage. There was one baby born during the crossing, a boy appropriately named Oceanus. Amazingly, only one passenger died during the harrowing 66-day journey across the Atlantic. They landed on the tip of Cape Cod Nov 6, 1620.

Unfortunately, their first win-

ter in the new world was far worse than the treacherous voyage. Due to food shortage and disease, only half who made the journey survived to see spring and the creation of their new settlement. Only one of the four siblings sent by their father, an age 6 boy, made it through the winter. He later married and became quite prominent. The baby boy Oceanus died about the age of 2.

The Mayflower was 90 – 110 ft. in length, 25 ft. wide with three masts and three-four decks. She had a crew of 30 and all passengers ate the same thing every day. The ship had design flaws that made it impossible to cook due to rocky water and high winds.

Compare the Mayflower to today's Queen Mary 2 at 1,132 ft. long with 12 decks and accommodating 2,695 passengers and 1,292 crew, not to mention the exquisite accommodations and fine cuisine.

I was scheduled to host a cruise on Cunard's Q Mary 2 in partnership with Ancestry this year. This transatlantic crossing

from New York to Southampton was to mark the 400th anniversary of the Mayflower Voyage but, you know why that didn't happen. What you might not know is there are 12 generations and 35 million descendants alive today from Mayflower passengers and you might be one of them. This cruise was to have been a "Journey of Genealogy" voyage. Ancestry experts planned to host talks themed around the Mayflower voyage and the stories of the passengers on board. They would also offer the opportunity to trace your family tree through the centuries and find out how your DNA connects you to the world.

While I absolutely love to travel, I also love researching my ancestors and traveling is a great way to do that. Helping others to search their family and discover their roots is extremely rewarding. That is why my husband and I teach genealogy and family history research classes for free and host Heritage and Genealogy Tours

Half of the passengers on board the Mayflower were searching for not only a better life, but religious freedom as well. They were worried that law and order would break down once ashore, so they signed an agreement on the 11th of November—the 'Mayflower Pact'—creating a "civil body politic" which was the United States' first governing document. How interesting is it that 400 years later there is a break down in law and order and many in America today cannot worship in their churches? Our Constitution and many of our freedoms are now at risk, our history is being erased, the American Flag is something to throw to the ground and burn and patriotism is a dirty word. Let's remember those who landed 400 years ago at the tip of Cape Cod in November 1620 to start a new world as we vote in the United States of America this November 2020.

Note: There is a replica of the Mayflower on display at Plymouth, Mass. It was built in Devon, England in 1956-1957.

I will be rescheduling the "Journey of Genealogy" cruise and I will post it in this paper and on my website at havetravelmemories.com.

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Don't Forget Canines During Covid

BY HEATHER BENNETT

A dog is a man's (or woman's) best friend. They are there for us in good times and the bad, loving us unconditionally. We take care of them the best we can as if they are our own children. But what happens when your hours are cut at work, or even worse, you are let go from your job and you can no longer afford to take care of your best friend? What happens when you have to choose between feeding your companion and feeding your family?

During the last few months many people had to make this tough decision as they faced being furloughed, laid-off, or had their business close permanently due to Covid. These are the times when we could use a canine companion to be there for us most, but many people found they could not be there for their pet, and shelters began to fill up in Walton and surrounding counties as people had to make the tough choice to say goodbye to their four legged friend.

When Steve Kotowski, owner of What's Up Dog, heard that the shelters were starting to fill, he knew he had to do something to help keep more dogs out of shelters and at home with their families. "The therapeutic value of a pet dog is huge especially when people are struggling. People like to cuddle up with their dog," said Steve. "Our dogs do so much just as pets." To help alleviate this tough choice people were facing, Steve bought a palate of NutriSource Choice,



to donate to those who needed assistance.

"We wanted to do it on the honor system, and we definitely wanted to make sure people could get it, and that we give them good food, which keeps the dog from becoming ill, which adds more bills and more stress," stated Steve. "We wanted to have quality food so they would have good nutrition."

What's Up Dog offered in-store and curbside pick up, and occasional delivery when possible. "It was nice to give someone a fist bump and tell them, you're going to be okay," Steve said.

"People need to hear that it's going to be okay, and we're going to get through this. That was the message we started telling people. You're going to get through this."

Steve bought the first 50 bags in April. While the economy is now slowly getting back on its feet, many people are still struggling and some are still out of work. By the time this story comes out, Steve will have a second palate of food to donate, another 50 bags. Because Steve had some people come from north Walton and as far out

as Panama City Beach, he will also have gas cards to give to those worried about not having the gas money to travel. Steve is also working on partnering with local businesses to have more pickup locations throughout the area.

Covid has not only affected our pets, but has also affected service dogs and the people who

need them. In addition to owning What's Up Dog, Steve is also the founder and executive director of Pawsitive Love Foundation, a program that provides service dogs to veterans who experience PTSD. They are a non-profit organization here in Santa Rosa Beach that relies on funding, which has been put on hold due to Covid. While he is continuing to care for, and train service dogs, Steve is unable to meet with those veterans in need

of a service dog to give them exposure training.

Please contact Steve at What's Up Dog if you know of a family who is in need of dog food, or if you are interested in making a donation to purchase more dog food.

You can find out more about What's Up Dog at www.bestobedience.com and Pawsitive Love Foundation at www.pawsitivelovefoundation.org.

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By CHRIS BALZER, ECES

But, soft! What light through yonder window breaks?

*It is the east, and Juliet is the sun.
~ William Shakespeare, Romeo and Juliet*

No one would dispute having the beauty of soft natural light shining through our windows puts a smile on our faces and warms our hearts. We have windows to let in light and give us views into our world. You might have a lake view, an ocean view, a pool view or simply a view of the outside. What I am finding out is that many of us have windows that are letting in much more than soft natural light and have become a nuisance. We purchase blinds and curtains to block the heat. We search for dark or mirrored film to help against the heat while maintaining some of our view. We place towels and blankets over our furniture and wood floors to protect them from fading and cracking. We even go to the extreme of replacing our windows with expensive Low E glass.

There is a solution, ERF (energy reflective film) or smart film. I know what you are think-

ing, another film, great, tried that, didn't work or my HOA won't allow it. ERF is not your typical window film. In fact, it has some of the most technological advances built into this smart film. Most films use dyes and aluminum, ERF uses a proprietary technology to sputter gold and silver allowing the film to be virtually clear and highly energy efficient.

A client of ours in Inlet Beach built their home in 2017. However, they struggled with trying to keep their master suite cool due to all the windows letting in heat. We coated their windows and after two months they contacted us and said, "Thank you so much! We are very happy with the heat reduction we have noticed."

There is a science behind this magic. Astronauts use a visor assembly coated with a thin layer of gold that filters out the sun's harmful rays and protects the spacewalker from extreme temperatures. This technology has been adopted and available to solve the problems in our homes and offices. One popular question we are asked is, do I need to coat all my windows? The answer is no. We want to address

the problem windows only—the windows that receive direct sunlight, the windows which you feel heat radiating from. Because the film is virtually clear, you will maintain your original architectural integrity, and basically, it won't change the look of your home.

What our ERF film won't do is block glare or shade a room. ERF blocks the heat, not the view. Another benefit of our ERF film is that it rejects 99% of Ultraviolet (UV) rays which damage floors, furniture, blinds and drapes, thereby saving you money. If you have been searching for a solution to block the heat and not your view, contact us for an in-home demonstration and see for yourself how we can block the heat and not view.

Chris Balzer is founder and president of Emerald Coast Energy Solutions — a Smile Provider Company. They provide smiles to their customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this fall and become energy efficient, schedule an inspection by calling (850) 588-2870, visit www.trusteces.com or email wecare@trusteces.com and Beat the Heat!




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2020 Football Guide



2020 Football Season is ON!



BY SCOTT MILLER

It's finally here! The 2020 College Football season is about to kick off. No more "off season" to wait faithfully through. And here in Destin, we take our football seriously. Our favorite teams are lacing up their cleats, buckling their chin straps and players will be laying it on the line for their schools, fans, friends and families. Who will rise to the top this year? As Destin Locals, or transplants, we are blessed to be able to combine the beauty of this region with America's favorite sport. Right here where we call home (or home away from home), we have some of the most amazing and exciting local sports bars and eateries anywhere. For sports fans, what's better than hanging out with friends, watching football and eating a variety of game-day food from tasty wings to delicious seafood, from sweet and zesty barbecue to meat lover's pizza, and so many mouth watering choices in between. It's no wonder we love watching football! There are a variety of amazing game-day go to's where we can gather and experience all that Destin has to offer. We've visited quite a few exciting and fun spots to recommend so here we go... Are you ready for some football?

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Boathouse Oyster Bar

Boathouse Oyster Bar has been one of Destin's favorite best kept secrets, but the word is out! Located in the heart of Destin on the Destin Harbor, the Boathouse specializes in making oysters a delicacy. Boathouse's Gumbo recipe was written by Mama Gumbo herself. And, of course, the oysters are raw, steamed or baked just the way you like 'em! Come on by and enjoy the best food in town in a fun and friendly atmosphere. The first Friday of every month the Boathouse hosts locals on the Destin Harbor from 5pm - 7pm. Who wants a free keg? Bring a donation for the Emerald Coast Foundation to qualify for entry.

The Slacker Event Series benefits Road Dogg Rescue. The Boathouse just completed its Slacker 0.5K which raised more than \$4000 for the rescue. Animals are on site during the event. Participants are asked to bring dog or cat food as a donation. For the next upcoming Slacker Event, visit boathouseoysterbardestin.com/events.

(850) 837-3645

288 Harbor Blvd., Destin
boathouseoysterbardestin.com

Island Wing Company Grill & Bar

Voted "Best Wings" four 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.

Are you ready for some football? With Big screen TV's situated all around the bar and restaurant Island Wing Company invites you in to watch, cheer and enjoy the 2020 season. Need to feed the whole family? Family meals to go with curbside delivery has you covered. Daily specials and happy hour 3-7pm and 7pm-close will keep you coming back again and again. Happy Monday! Kids eat free. (Free kids meal with adult entrée purchase) and Happy Hour all day long. At IWC, TWOsday was made for TACOS! Enjoy two tacos with reggae rice for \$8.95 Choose from Jah'mon Jerk, Maui Wowwie Mahi, Buffalo Chicken and Baja Fish. Which one is Your favorite? Wednesday is flatbread special day. Enjoy \$3 off their five famous flatbreads. Pairs well with



\$3 house wine or 1/2 priced bottles. Your Island awaits you...

(850) 837-2999

981 U.S. Hwy. 98, Destin
islandwing.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 locals' favorite pizza, buffalo wings and sports pub and bar that

serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's plenty of seating for everyone and TV's galore, plus fun and games all week long. Weekly specials and fun include Music Bingo on Tuesdays at 7pm; \$.69 cent Wing Wednesdays; Sports fans from all over come and watch all their favorite teams on countless regional and national

Continued next page

NOW OPEN!

Sunday - Thursday
11 PM - 9 PM

Friday - Saturday
11 PM - 10 PM

**LIVE MUSIC!
HAPPY HOUR
RAW BAR**

Watch College and Pro Football Here!

Specialties include little neck clams, freshly shucked raw oysters, New England style clam chowder and jumbo shrimp cocktail!

Home of the 102 ft. bar including 32 beers on draft!



(850) 842-3200 | 125 Poinciana Blvd | Miramar Beach | austonson98.com

Destin's Best Places to Watch

sports networks including College and 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

Supermarket & Taqueria Mi Gente'

Now open for lunch and dinner! A Latin Supermarket, Restaurant and Cantina, Taqueria Mi Gente' is a new Destin dining hotspot to enjoy. One visit there and you'll surely know why. With fresh ingredients and homemade recipes, this fun and festive restaurant will instantly capture your heart. Serving up huge portions, you can choose from an incredible select menu offering a diverse selection of delicious food from different Latin-America countries. Taqueria Mi Gente' is a treat you just have to experience for yourself. Enjoy a drink from the cantina, try a few tasty options on the menu and when your belly is full, take a walk through their amazing and diverse supermarket where you can buy a variety of Latin America groceries to take home. Open seven days a week Supermarket



& Taqueria Mi Gente' will welcome you back again and again.
(850) 842-2992
733 Harbor Blvd., Destin

Tailfins Alehouse & 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 watching your favorite teams and enjoying the enter-

tainment with Live Music seven days a week. Rusty Hammerstrom performs every Monday, Wednesday & Friday. BT Turner is live every Tuesday, Thursday, Saturday & Sunday. Tailfins offers multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk so come back again and again to experience all they have to offer. Football is Back...Tailfins is your go to destination for all the games. There are Huge Big Screen TV's everywhere you look so you can watch your favorite teams all sea-

Football. Food. Fun. Fun.

Let the Games Begin.



son long. Be sure to try all of the Scrumptious Early Bird Specials M-F from 4-7pm 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 4-7pm and again from 10pm 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

Ready to shake it up a little? And we mean literally - Tequila's Sports Bar and 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 to watch your favorite game. Tequila's has some of the best seats in the neighborhood.

Come in and enjoy a unique fusion of sports bar food and delightful Mexican dishes, lunch specials offered daily Monday through Friday for \$8.99. EAT, DRINK, FIESTA!! Open seven days a week for lunch, dinner or call ahead to place your take out and to-go orders.

(850) 279.6402
11225 U.S. 98 W,
Miramar Beach
restaurantji.com/fl/destin/tequilas-/



Tequila's Sports Bar & Grill

Football season is finally here... We have been waiting anxiously for the 2020 season to kickoff so let the games begin. Tequila's is open and ready for you so on game day or anyway, come in and see us.

2-4-1 MARGARITAS ALL DAY EVERYDAY!

TEQUILA'S
SPORTS BAR & GRILL

YOUR NEW DESTINATION FOR ALL SPORTS!

MIRAMAR BEACH
(850) 279-6402
11225 US-98 W, Miramar Beach, FL 32550
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AMAZING SPECIALS EVERY DAY OF THE WEEK!

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PLUS BEST WINGS IN DESTIN
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NHL | NBA | NCAA College Hoops
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Destin's Official Green Bay Packers HQ!

Watch Your Favorite Teams!



September Game-Day Schedule Highlights

Saturday, September 12

Duke @ Notre Dame TBA
 Clemson @ Wake Forest TBA
 Syracuse @ North Carolina TBA
 Missouri St. @ Oklahoma TBA
 Tulsa @ Oklahoma St. TBA
 UTEP @ Texas TBA

Saturday, September 19

UCF @ Georgia Tech TBA
 Austin Peay @ Cincinnati TBA
 Charlotte @ North Carolina TBA
 The Citadel @ Clemson TBA

Saturday September 26

Kentucky @ Auburn TBA
 Notre Dame @ Wake Forest TBA
 Florida @ Ole Miss TBA
 Miss. State @ LSU TBA
 Georgia @ Arkansas TBA
 Alabama @ Missouri TBA
 Texas @ Texas Tech TBA
 Tennessee @ South Carolina TBA
 Kansas St. @ Oklahoma TBA

Saturday October 3

Auburn @ Georgia TBA
 Texas A&M @ Alabama TBA
 Virginia @ Clemson TBA
 South Carolina @ Florida TBA
 Oklahoma @ Iowa St. TBA
 LSU @ Vanderbilt TBA
 Missouri @ Tennessee TBA
 South Florida @ Cincinnati TBA



*All games listed here scheduled as of 8/26. Check your local listings for schedule updates, game times and information.



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58 BEERS ON TAP - 30 TV'S - WE CATER - GAME DAY SPECIALS

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 Open Every Day 11am to 12am

Voted Best Sports Bar!

*Amazing Food
Fresh Seafood*



\$9.99 LUNCH SPECIALS
Monday thru Friday 11 am-3 pm

EARLY BIRD DINNER SPECIALS
Monday - Friday 4-7 pm

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

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

172 Harbor Blvd. Destin
(850) 650-1200
TailfinsDestin.com

Live Music on the Docks
7 Days a Week
BT Turner
Rusty Hammerstrom

Now Serving Breakfast
9 am - noon

Stop By and See Us Today...





Destin, Florida

LOCAL HIGH SCHOOL FOOTBALL SCHEDULES



CHOCTAW HIGH SCHOOL

9/18	7 PM	Niceville	HOME
9/25	7 PM	Crestview	HOME
10/2	7 PM	Fort Walton Beach	Away
10/9	7:30 PM	Navarre	Away
10/16	7 PM	West Florida (Pensacola)	Away
10/23	7 PM	Gulf Breeze	Away
10/30	7 PM	Pace	HOME
11/6	7 PM	Milton	Away



FORT WALTON BEACH HS

9/18	7 PM	Niceville	HOME
9/4	7 PM	Niceville	HOME
9/11	7:30 PM	Milton	Away
9/18	7 PM	Crestview	HOME
9/25	7 PM	Niceville	Away
10/2	7 PM	Choctawhatchee (FWB)	HOME
10/2	7 PM	Gulf Breeze	HOME
10/9	7:30 PM	Milton	Away
10/16	7 PM	Pace	HOME
10/23	7:30 PM	Navarre	Away
10/30	7 PM	Crestview	Away
11/6	7 PM	Wakulla (Crawfordville)	HOME



NICEVILLE HIGH SCHOOL

9/18	7 PM	Niceville	HOME
9/4	7 PM	Fort Walton Beach	Away
9/11	7 PM	Crestview	HOME
9/17	7 PM	Lincoln (Tallahassee)	Away
9/18	7 PM	Choctawhatchee (FWB)	Away
9/25	7 PM	Fort Walton Beach	HOME
10/2	7:30 PM	West Florida (Pensacola)	HOME
10/9	7 PM	Mosley (Lynn Haven, FL)	HOME
10/16	7 PM	Navarre	HOME
10/16	8 PM	Chiles (Tallahassee)	HOME
10/23	7 PM	Pensacola Catholic	HOME
10/30	7:30 PM	Milton	Away
11/6	7:30 PM	Pace	Away

PRO FOOTBALL WATCHING SEPTEMBER 2020

All times Central

WEEK 1

THURSDAY, SEPT. 10, 2020

Houston Texans at Kansas City Chiefs
7:20pm—NBC

SUNDAY, SEPT. 13, 2020

Seattle Seahawks at Atlanta Falcons
Noon—FOX
Cleveland Browns at Baltimore Ravens
Noon—CBS
New York Jets at Buffalo Bills
Noon—CBS
Las Vegas Raiders at Carolina Panthers
Noon—CBS
Chicago Bears at Detroit Lions
Noon—FOX
Indianapolis Colts at Jacksonville Jaguars
Noon—CBS
Green Bay Packers at Minnesota Vikings
Noon—FOX
Miami Dolphins at New England Patriots
Noon—CBS
Philadelphia Eagles at Washington Redskins
Noon—FOX
Los Angeles Chargers at Cincinnati Bengals
3:05pm—CBS
Tampa Bay Buccaneers at New Orleans Saints
3:25pm—FOX
Arizona Cardinals at San Francisco 49ers
3:25pm—FOX

Dallas Cowboys at Los Angeles Rams
7:20p—NBC

MONDAY, SEPT. 14, 2020

Pittsburgh Steelers at New York Giants
6:15pm—ESPN
Tennessee Titans at Denver Broncos
9:10pm—ESPN

WEEK 2

THURSDAY, SEPT. 17, 2020

Cincinnati Bengals at Cleveland Browns
7:20pm—NFLN

SUNDAY, SEPT. 20, 2020

New York Giants at Chicago Bears
Noon—CBS
Atlanta Falcons at Dallas Cowboys
Noon—FOX
Detroit Lions at Green Bay Packers
Noon—FOX
Minnesota Vikings at Indianapolis Colts
Noon—FOX
Buffalo Bills at Miami Dolphins
Noon—CBS
San Francisco 49ers at New York Jets
Noon—FOX
Los Angeles Rams at Philadelphia Eagles
Noon—FOX
Denver Broncos at Pittsburgh Steelers
Noon—CBS

Carolina Panthers at Tampa Bay Buccaneers
Noon—FOX

Jacksonville Jaguars at Tennessee Titans
Noon—CBS

Washington Redskins at Arizona Cardinals
3:05pm—FOX

Baltimore Ravens at Houston Texans
3:25pm—CBS

Kansas City Chiefs at Los Angeles Chargers
3:25p—CBS

New England Patriots at Seattle Seahawks
7:20pm—NBC

MONDAY, SEPT. 21, 2020

New Orleans Saints at Las Vegas Raiders
7:15pm—ESPN

WEEK 3

THURSDAY, SEPT. 24, 2020

Miami Dolphins at Jacksonville Jaguars
7:20pm—NFLN

SUNDAY, SEPT. 27, 2020

Chicago Bears at Atlanta Falcons
Noon—FOX
Los Angeles Rams at Buffalo Bills
Noon—FOX
Washington Redskins at Cleveland Browns
Noon—FOX
Tennessee Titans at Minnesota Vikings
Noon—CBS

Las Vegas Raiders at New England Patriots
Noon—CBS

San Francisco 49ers at New York Giants
Noon—FOX

Cincinnati Bengals at Philadelphia Eagles
Noon—CBS

Houston Texans at Pittsburgh Steelers
Noon—CBS

New York Jets at Indianapolis Colts
3:05pm—CBS

Carolina Panthers at Los Angeles Chargers
3:05pm—CBS

Detroit Lions at Arizona Cardinals
3:25pm—FOX

Tampa Bay Buccaneers at Denver Broncos
3:25pm—FOX

Dallas Cowboys at Seattle Seahawks
3:25pm—FOX

Green Bay Packers at New Orleans Saints
7:20pm—NBC

MONDAY, SEPT. 28, 2020

Kansas City Chiefs at Baltimore Ravens
7:15pm—ESPN

WEEK 4

THURSDAY, OCT. 01, 2020

Denver Broncos at New York Jets
7:20pm—NFLN

SUNDAY, OCT. 04, 2020

Arizona Cardinals at Carolina Panthers
Noon—FOX
Indianapolis Colts at Chicago Bears
Noon—CBS
Jacksonville Jaguars at Cincinnati Bengals
Noon—CBS
Cleveland Browns at Dallas Cowboys
Noon—FOX
New Orleans Saints at Detroit Lions
Noon—FOX
Minnesota Vikings at Houston Texans
Noon—FOX
Seattle Seahawks at Miami Dolphins
Noon—FOX
Los Angeles Chargers at Tampa Bay Buccaneers
Noon—CBS
Pittsburgh Steelers at Tennessee Titans
Noon—CBS
Baltimore Ravens at Washington Redskins
Noon—CBS
New York Giants at Los Angeles Rams
3:05pm—FOX
New England Patriots at Kansas City Chiefs
3:25pm—CBS
Buffalo Bills at Las Vegas Raiders
3:25pm—CBS
Philadelphia Eagles at San Francisco 49ers
7:20pm—NBC

MONDAY, OCT. 05, 2020

Falcons at Packers 7:15 pm—ESPN

Grand Opening

SUPERMARKET & TAQUERIA

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from different Latin-America countries*

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ACC	Sept 12	Sept 19	Sept 26	Oct 3	Oct 10	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Boston C	OPEN	@Duke	OPEN	N Carolina	PITT	@Va Tech	Ga Tech	@Clemson	@Syracuse	ND	OPEN	Louv (11/27)	@Virginia
Clemson	@Wake	Citadel	OPEN	Virginia	Miami	@Ga Tech	Cuse	BC	@ND	OPEN	@FSU	PITT	@Va Tech
Duke	@ND	BC	OPEN	Va Tech	@Cuse	@NC State	OPEN	Charlotte	N Carolina	@Virginia	Wake	@Ga Tech	FSU
Florida St	Ga Tech	OPEN	@Miami	Jax St	@ND	N Carolina	@Louisville	OPEN	PITT	@NC State	Clemson	Virginia	@Duke
Ga Tech	@FSU	UCF	@Cuse	OPEN	Louisville	Clemson	@BC	ND	OPEN	PITT	@Miama	Duke	@NC State
Louisville	W. Kentucky	Miami	@Pitt	OPEN	@Ga Tech	OPEN	FSU	Va Tech	@Virginia	OPEN	Cuse (11/20)	@BC (11/27)	Wake
Miami	UAB	@Louisville	FSU	OPEN	@Clemson	Pitt	Virginia	OPEN	@NC ST (11/6)	@Va Tech	Ga Tech	@Wake	NC
NC State	@Va Tech	Wake	OPEN	@Pitt	Virginia	Duke	@NC	OPEN	Miami (11/6)	FSU	Liberty	@Cuse	Ga Tech
NC	Cuse	Charlotte	OPEN	@BC	Va Tech	@FSU	NC State	@Virginia	@Duke	Wake	OPEN	ND (11/27)	@Miami
Syracuse	@N Carolina	@Pitt	Ga Tech	OPEN	Duke	Liberty	@Clemson	Wake	BC	OPEN	@Louv (11/20)	NC State	@ND
Pittsb	OPEN	Cuse	Louisville	NC State	@BC	@Miami	ND	OPEN	@FSU	@Ga Tech	Va Tech	@Clemson	OPEN
Virginia	OPEN	@LaTech	OPEN	@Clemson	NC State	@Wake	@Miami	N Carolina	Louisville	Duke	OPEN	@FSU	BC
Va Tech	NC State	Virginia	OPEN	@Duke	@N Carolina	BC	Wake	@Louisville	Liberty	Miami	@PITT	OPEN	Clemson
Wake	Clemson	NC State	ND	OPEN	OPEN	Virginia	Va Tech	@Cuse	OPEN	@NC	@Duke	Miani	@Louisville

SEC	Sept 26	Oct 3	Oct 10	Oct 17	Oct 24	Oct 31	Nov 7	Nov 14	Nov 21	Nov 28	Dec 5
Alabama	@MIZZ	A&M	@OleMiss	UGA	TENN	MSU	OPEN	@LSU	UK	AUB	@ARK
Arkansas	UGA	@MSU	@AUB	OleMiss	OPEN	@A&M	TENN	@UF	LSU	@MIZZ	BAMA
Auburn	UK	UGA	ARK	@SC	@OleMiss	LSU	OPEN	@MSU	TENN	@BAMA	A&M
Florida	@OleMiss	SC	@A&M	LSU	MIZZ	OPEN	@UGA	ARK	@VAN	UK	@TENN
Georgia	@ARK	AUB	TENN	@BAMA	@UK	OPEN	UF	@MIZZ	MSU	SC	VAN
Kentucky	@AUB	OleMiss	MSU	@TENN	UGA	@MSU	OPEN	VAN	@BAMA	@UF	SC
LSU	MSU	@VAN	MIZZ	@UF	SC	@AUB	OPEN	BAMA	@ARK	@A&M	OleMiss
MSU	@LSU	ARK	@UK	A&M	OPEN	@BAMA	VAN	AUB	@UGA	@OleMiss	MIZZ
Missouri	BAMA	@TENN	@LSU	VAN	@UF	UK	OPEN	UGA	@SC	ARK	@MSU
Ole Miss	UF	@UK	BAMA	@ARK	AUB	@VAN	OPEN	SC	@A&M	MSU	@LSU
SC	TENN	@UF	@VAN	AUB	@LSU	OPEN	A&M	@OleMiss	MIZZ	MSU	@UK
Tenn	@SC	MIZZ	@UGA	UK	BAMA	OPEN	@ARK	A&M	@AUB	@VAN	UF
TX A&M	VAN	@BAMA	UF	@MSU	OPEN	ARK	@SC	@TENN	OleMiss	LSU	@AUB
VAN	@A&M	LSU	SC	@MSU	OPEN	OleMiss	@MSU	@UK	UF	TENN	@UGA



*All games listed here scheduled as of 8/26. Check your local listings for schedule updates, game times and information.

Destin Life is printed and delivered to 12,000 homes and businesses in Destin each month!
 For advertising call
850.688.9886

BOATHOUSE
 OYSTER BAR

A Locals Favorite For Over 30 Years!

SEPTEMBER LIVE MUSIC!

Mondays: 5pm Cole Jordan
9pm Roshambo

Tuesdays: 5pm Kyle LaMonica
8pm Austin Jennings

Wednesdays: 9pm Squeely Dan

Thursdays: 4pm Shane Curle
8pm Austin Jennings

Fridays: 4pm Jason Findley
8pm Dead in Connecticut

Saturdays: 12pm Kelly Byrd
8pm Gunner

Sundays: 12pm Kelly Byrd
4pm Jason Findley
8pm 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
(850) 837-3645
 Facebook: www.facebook.com/BoathouseOysterBar
www.boathouseoysterbardestin.com

 Dining

Dining, Entertainment & Specials

Boathouse Oyster Bar

SPECIALS

Daily Lunch Specials M-F \$9.99

Slacker Sunday Oyster Brunch - 11am

LIVE ENTERTAINMENT

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

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

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

Thursdays: Shane Curle - 4pm, Austin Jennings - 8pm

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

Saturdays: Kelly Byrd - 12pm, Rusty Hammerstrom -

4pm & Gunner - 8pm

Sundays: Kelly Byrd - 12pm, Jason Findley - 4pm, TBD

(850) 837-3645

288 Harbor Blvd., Destin

boathouseoysterbardestin.com

Bric a` Brac Restaurant & Night Club

Voted "Best Crab Cakes in Destin" five years in a row, Bric a` Brac is the true definition of something for everyone—a family friendly, kid friendly, American-style restaurant. Bric a` Brac is well known for its super tasty food selections served up in a fun, artsy atmosphere by a truly professional and friendly

staff. Locally-owned and operated since 2014 by twin brothers Rodolfo and Fernando Petit, their hands on, fun loving style, engaging charisma and true passion set them apart. But it doesn't stop there. Want great food coupled with great fun? Enjoy delicious entrées while you listen to some lively tunes. There is truly something for everyone at Bric a` Brac in Destin.

SPECIALS

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

LIVE ENTERTAINMENT

Wednesday: Solo Musician

Thursdays: Karaoke - 7pm

Fridays: Jones & Company - 7pm

Saturdays: Teal Magnolias - 7pm

Late Night! 11pm - 4am

Latin Night Fridays & Saturdays

Music and Dancing Upstairs/Downstairs

(850) 424-6369

Shoreline Village Plaza

824 Hwy 98 E, Destin

Bricabracdestin.com

La Famiglia Restaurant

It didn't take much for Pino Tozzi to decide to sell his successful businesses in Rome, Italy, uproot his young family and emigrate to America—just a vacation to Destin in 2005. The rest is history... La Famiglia has earned a reputation for serving some of the finest homemade Italian dishes on the Emerald Coast including Veal Parmesan, homemade pastas and raviolis



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

SPECIALS

Lunch Menu starts at \$7.99

Wine Down Wednesdays \$3 glass of house wine all day and 20% off bottle of wine

(850) 279.4527

16055 Emerald Coast Pkwy.,

Ste. 114, Destin

lafamigliadestin.com

The Melting Pot

Fondue is back and more popular than ever in this beautiful haven. The Melting Pot is the original fondue restaurant where you can enjoy several fondue cooking styles and a variety of unique entrées, salads and unforgettable desserts. But it's more than just a restaurant;

it's a unique destination offering a dining experience unlike any other. This magical fondue restaurant is perfect for the everyday occasion, from a night out with friends or a romantic dinner with your special someone to a promotion celebration with colleagues. Of course, what's delicious food without a selection of wines and craft beers to really make it great? No matter what the occasion or how many courses you choose to partake in, The Melting Pot provides an unforgettable, interactive dining experience that turns moments into memories. Owned and operated by Lucinda Hollis and her fiancé, Auburn Bridge, this restaurant is the one place that encourages you "to play with your food." So, if you haven't already, be sure to "dip in."

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 is 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.

(850) 269-2227

11394 U.S. Hwy 98,

Miramar Beach

meltingpot.com/destin-fl/

TOGETHER IS OUR SECRET INGREDIENT.
savor every moment

The Melting Pot
FONDUE RESTAURANT

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

Book your fondue experience today!

MELTINGPOT.COM

11394 US Highway 98 W | Destin, FL | (850) 269-2227

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)

We're Open for Dine In!

850-424-6369 | www.bricabracdestin.com

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Restaurant & Pizzeria

Experience "Authentic" Italian Cuisine
from your hosts the Tozzi Family!

Featuring Veal & Chicken Parmesan, Marsala,
Homeade Pasta & Ravioli, Pizzas and more!

New Location: Island Palms Plaza
16055 Emerald Coast Parkway Suite 114, Destin (next to Walmart)
850-279-4527

FISHING

continued from page 1

A non-profit organization that is supported by its members, sponsors, local businesses and the fishing community, the Destin Fishing Rodeo has expanded into one of the largest fishing tournaments along the Emerald Coast. The rodeo is a month long, spanning October 1-31st and around 30,000 anglers compete each year. 2020 will be the 72nd year for the Destin Fishing Rodeo and to say it's a much-needed activity this year would be an understatement.

Open every day from October 1st through October 31st, you can book your fishing trip now with one of the registered boats and your tournament entry is FREE. Just visit destinfishingrodeo.org.

All scales are open to the public to watch the weigh ins FREE every day on the docks at AJ's Seafood & Oyster Bar from 10 am until 7 pm., and if you're a fan of fishing in the Destin area, you'll for sure want to get in on that action.

September Rodeo Events

Meet Miss Destin (Thursday, September 17th)

Thursday, September 17, 2020, at 6 pm, The Inn on Destin Harbor will host an Introduction party for Miss Lauren Adams, Miss Destin 2020. Captains, Crew, Anglers and volunteers are invited to this 17th Annual Destin Tradition.

Reel Local Rodeo Kick-Off Party (Friday, September 25th)

Immediately following the Captains and Mates Meeting on Friday, September 25, 2020, at 6 pm, AJ's will host the 72nd Annual Destin Fishing Rodeo Kick-Off Party. Family-fun gathering and Cook-out! Sponsored by Bud Light. www.ajsd Destin.com.

Destin Fishing Rodeo 12th Annual Kid's Wagon Boat Parade (Friday, September 25th)

As a part of the Reel Local Rodeo Kick-Off, the popular Annual Kid's Wagon Boat Parade will roll at 6 pm at AJ's Seafood and Oyster Bar. Celebrate the Destin Fishing Rodeo



by kicking it off with the Kids Wagon parade. A free family-friendly event on the Destin harbor. Decorate your wagon

to look like a sailing sloop, charter boat, pirate ship or bathtub!!! Whatever your boat designer kid dreams up! Join AJ's

and the Destin Fishing Rodeo as they bring you fun activities including face painting, arts & crafts, the wagon parade, and a

cook-out. There is no registration fee and is open for elementary school-aged children.



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 Off the Hook

Destin Fishing: A Fisherman's Paradise

Fishing in Destin isn't a new phenomenon. It goes back over a thousand years. As far back as the seventh century A.D., the American Indians who called this strip of paradise home survived off the seafood in the area. Hundreds of years later, it is thought that Spanish explorers also relied on the abundance of fish in the area. More recently – and by recently, we're talking approximately 1840s – a fisherman named Leonard Destin settled in this tropical oasis. The fact that this coastal beach town was actually named after a fisherman demonstrates the importance of fishing in the area!

Nearly 100 years later, Destin was officially dubbed the "World's Luckiest Fishing Village." The name has stuck ever since. Locals and visitors can find more information about Destin's fishing heritage at the Destin History & Fishing Museum.

Now, Destin boasts the largest and most well-equipped fishing fleet in all of Florida. Destin's charter fishing vessels take you deep for the big fish. The annu-

It's no surprise that Destin is a fisherman's paradise. After all, our beach town literally has its roots in fishing.

al Destin Fishing Rodeo is one of the area's most popular events, drawing dedicated anglers from all over for the largest competition of its kind in the world.

With the popularity of fishing and the Destin Fishing Rodeo, both experienced and novice fishermen are curious about the different types of fishing that dominate the Emerald Coast seascape. Some of the most popular types of fishing include deep sea fishing, inshore and bay fishing, surf fishing, pier fishing, river fishing and lake and pond fishing.

DEEP-SEA FISHING

Deep-sea fishing (or offshore fishing) is just that – fishing in deep waters. This typically means at depths of 100 feet



or more. In Destin, boats travel anywhere between 10 to 30 miles from the shore into the Gulf of Mexico for deep-sea fishing. Destin companies offer a variety of ways to deep-sea fish, including private, charter and party boats. Charters and

party boats provide the necessary equipment, bait, tackle and fishing licenses. Generally, deep-sea fishing trips focus on bottom fishing (dropping a baited line to the seafloor) and trolling (pulling baited lines behind a moving boat).

For many, part of the fun of deep-sea fishing is never knowing what you'll pull up at the end of your line! Types of fish you are likely to catch include snapper, grouper, amberjack, triggerfish, mackerel and cobia. On a charter boat, the captain will let you know if you can keep what you catch based on length, weight, season and other requirements. If you go out privately, rather than on a for-hire trip, make sure you are prepared. This means bringing the appropriate gear, obtaining your fishing license, researching the rules on what you're allowed to keep, and knowing where to go. Keep all of this in mind, and you're bound to have a great deep sea fishing experience.

INSHORE & BAY FISHING

Another popular pastime on the Gulf Coast is inshore and bay fishing. Unlike deep sea fishing, inshore and bay fishing is done closer to the shore, in calmer waters than those of the Gulf. This includes anything from bays to estuaries to anywhere else falling within nine miles of the shore. Inshore fishing boats are smaller and faster than offshore fishing boats, and the equipment required is typically

lighter. It tends to be more consistent throughout the year, and there is more time to fish due to shorter travel times to get to preferred fishing locations. Another difference between inshore and deep-sea fishing is that you will usually be casting when inshore fishing. Again, Destin fishing charter companies will provide the bait, equipment, and fishing license required for a bay fishing trip. Common fish you're likely to see and catch while bay fishing in Destin include redfish, speckled trout, flounder, black drum, sheepshead and catfish. When hiring a boat for inshore and bay fishing, you'll have to book a private charter, meaning you have the flexibility to spend anywhere from half a day to a full day on the water.

SURF FISHING

Moving even closer to the shore, surf fishing is when you stand on the shoreline or in the shallow surf to catch fish. Surf fishing can happen anywhere from sandy beaches to rock jetties. In Destin and along the Emerald Coast, the best time to go surf fishing is between March and November; although, warm winters can result in good surf fishing year-round. The best of day for surf fishing is when the tide is rising or falling. Even though you can surf fish from anywhere along the coast, certain locations will yield better results. Try looking for color changes and where the waves

Continued next page

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 Off the Hook

break. The darker colored water hides deeper holes, and you're more likely to catch a fish in these areas. Additionally, irregular patches of the beach are also good feeding spots. When surf fishing in Destin, pompano and whiting are prize catches; however, other fish such as redfish, ladyfish, blue runners, bluefish, sheepshead and more are also available. One of the great things about surf fishing in Destin is that it's fairly easy to go from your beachfront vacation rental right to fishing on the crystalline shores.



of fish you catch will depend on the time of year that you go. Throughout the year, expect to catch anything from redfish, flounder, bonito, pompano, cobia, mackerel, bluefish, ladyfish and more.

of the Gulf Coast are not just pretty landscapes to look at and enjoy. Their fresh and saltwater ecosystems depend on varying factors, but it's this uniqueness that provides a great fishing environment. Typically, the fish found in the coastal dune lakes are freshwater fish; however, you may catch some saltwater species as well. Among the most common types of fish caught are bream, bass, catfish, redfish, flounder, speckled trout and mullet. While many of the lakes are surrounded by private property, there are a number of public access points for anglers to use to get to the lakes. Enjoy the quiet seclusion that the dune lakes and surrounding coastal environment provides.

PIER FISHING

Pier fishing is common on Okaloosa Island and Panama City Beach. As the name suggests, pier fishing is casting a baited line from a fishing pier. Like surf fishing, pier fishing has its advantages, as you don't have to worry about a boat and heavy equipment expenses. The difference between surf and pier fishing is that you can cast into deeper waters when pier fishing. Along the Emerald Coast, there are a number of piers where you can cast your line and catch some fish. These include Okaloosa Island Pier, Pen-



sacola Beach Gulf Pier, Navarre Pier, Russell-Fields Pier and MB Miller Pier. You can pier fish year-round, and the type

RIVER FISHING

Although much of the focus in Destin is fishing in the saltwater of the Gulf or the unique ecosystem of Choctawhatchee Bay, river fishing is also a popular sport. Taking a boat out on the Choctawhatchee River, East River, or other nearby rivers and creeks can be a quiet and relaxing experience. Head out on a small motorboat or kayak and bring your fishing gear for a relaxing day on the water. The Choctawhatchee River specifically is great for catching redfish and speckled trout. Focusing on the river mouth or near rock piles may increase your chances of catching a fish. As always, be sure to obtain the appropriate fishing license before river fishing.

THE LUCKIEST

There you have it. These are the most popular types of fishing in Destin and all along the Emerald Coast. With such amazing fishing opportunities, it's easy to see why Destin is considered the "World's Luckiest Fishing Village."

LAKE & POND FISHING

Finally, some anglers enjoy lake and pond fishing in Destin. The rare coastal dune lakes

Article and photos courtesy Destin Fishing Rodeo and Ocean Reef

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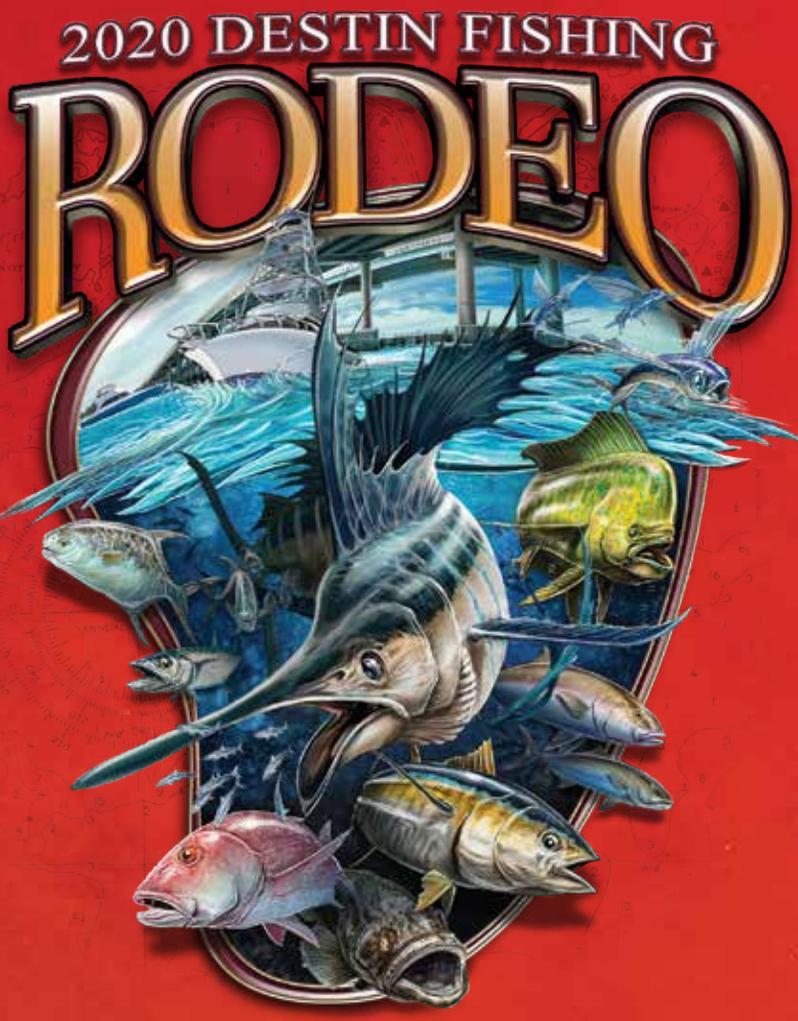
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Registration may be completed online at www.destinfishingrodeo.org, the Rodeo office, Half Hitch Tackle or Okaloosa Island Pier (Pier, Bridge Jetty Surf fishermen only).

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72ND ANNUAL

 Wellness



Gain a Pound, Lose a Pound

By DR. RICHARD CHERN, MD

Diet and exercise have always been at the core of weight loss. These sound so simple and easy but for many of us, no matter what we try, it seems like we cannot succeed at either of these. Little things sneak into our lives

to prevent us from staying on track and sometimes it's difficult to know what foods to eat and what foods not to eat. The "perfect diet" has changed so many times it's hard to even know what's really good for us. Low fat, low carb, low calorie, eat six

small meals a day, intermittent fasting. What are we supposed to do? It just doesn't seem possible to eat food that makes us feel good and still lose weight?

Exercise recommendations change frequently as well. Cardio, cardio, cardio changed to weight training and that has changed to high intensity for shorter time and some suggest low intensity for longer times. We certainly want the most out of the effort we put in so it's frustrating when you have no clue if you are doing the right thing and this often keeps people from even getting started. This doesn't even take into account those who have injuries or diseases that prevent them from being able to diet or exercise as suggested.

It would be great if everyone had a personal chef and personal trainer but the vast majority of us do not have that luxury. So what options are there?

At our clinic we have been asked so many times for diet plans and weight loss plans that we finally put together a plan to benefit nearly every patient. We have been able to consistently

achieve safe, healthy and significant weight loss in many of our patients. There are a number of ways to accomplish this. Optimizing hormones and thyroid helps with weight loss but this can be a slow process and many people want some quick weight loss at the beginning to help fuel that fire to continue and succeed. So, because of high demand, we decided to restart a dedicated weight loss program. This program has been used in the past with great success and significant results. We are now accepting new patients for this proven program and would love to help you with your struggle to lose weight. If you are interested in feeling healthier, happier and lighter we can help. Please give us a call at 850-837-1271.

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Tai Chi is Good for You!

BY SHEILA MOHAMMED,
MD, PhD

Many people would love to do interesting exercise while learning beneficial physical skills. I would advise looking into Tai Chi. This is a slow moving martial art that anyone can do. The slow steady movements stimulate muscle building, and balance. This is helpful to prevent falls. It helps build bone density to prevent fractures. Tai Chi helps people to remain independent longer allowing them to drive, shop, and take care of personal needs. It relaxes the muscles and the mind allowing happy thoughts to fill the day. It does not take long to do. Half hour a day is all you need. It can also be done sitting on a chair.

Deep breathing exercises are part of Tai Chi. It oxygenates the body and gets rid of waste, thus promoting feeling better. You will have more energy. According to Lao Tsu, energy flows in a figure eight pattern when it is balanced. Tai Chi will facilitate this process. There is also stretching. When there is discomfort in joints due to arthritis, Tai Chi makes it feel better. Back pain is helped. Many people take pills for blood pressure and really don't like it. Blood pressure goes down naturally with Tai Chi. It also is great for weight loss which is good for blood pressure, diabetes, and cholesterol, to name a few.

This slow movement sends more blood flow in the brain making thinking and concentra-



tion better. It slows down Alzheimer's and memory loss. Tai Chi helps with sleep and anxiety. Overall, there will be a healthier you, looking better, feeling better, and enjoying life with the utmost independence.

In case you are wondering what else it is good for; well all those rusty ninjas out there will be able kick A__ if you find yourself in troubling situations. Tai Chi is called the grand ultimate fist, and it is the oldest

martial art known since around 4,000 years ago. There is no age limit.

Come and join my affordable Tai Chi class at the Deepwater Martial Arts School in Pensacola. I have been practicing Tai Chi for a long time. As an orthopedic medicine specialist, I will adapt the movements to accommodate your needs. Call Dr. Sheila at 850-281-8186 for further information.

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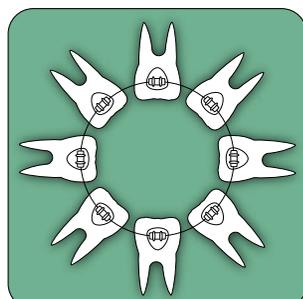
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 Wellness

Meet Our Local Pro: Amy Milligan, Owner of CRYO850



you're even ready to give it a try? CRYO850 Owner, Amy Milligan, shares a little information to better prepare our readers for a visit to the "Coolest Spot in Destin!"

Amy, what are the benefits? Cryotherapy was originally developed for pain management as the sub-zero temperatures calm pain receptors and relieve joint and muscle inflammation. When athletes discovered it also flushes lactic acid to eliminate delayed onset muscle soreness and increase endurance, it became popular among people with active lifestyles. Cryotherapy increases metabolism and boosts collagen, so benefits include calorie burn and healthier

hair and skin. It's also important to note the flush of toxins means cryotherapy provides a healthy boost to the immune system.

You offer electric technology. What does that mean? The original technology required cooled liquid nitrogen for cooling. To breathe, you have to keep your head out of the treatment. Nitrogen is heavier than air, so the cooling tends to drop and there is a risk of nitrogen burns. We chose electric technology to avoid risks and for even body cooling. Including the head gives the added benefit of exposure to the face (great for the skin) and re-oxygenation of the brain which triggers endorphins for better focus, mood and sleep.

You've seen the ads and social media posts from friends and celebrity athletes about cryotherapy. Maybe even done a little research of your own? Maybe



Ours is the only electric chamber in Northwest Florida. We affectionately refer to it as The Emerald Coast Igloo thanks to local artist, Joey Canton, who painted it to add a little fun to the experience.

What do we need for an Electric Cryotherapy Session? Gym shorts and a sports bra or tank top. The more exposed skin, the more effective. Robes are available for added cover if desired and we provide all protective gear. Because the cold brings blood to the heart, it's important to cover extremities which means ears, hands and feet. We also provide a face mask to protect from breathing the cold air. The chamber can hold up to three people, so you can also bring a friend or two!

Are there any restrictions? We have a general waiver and an intake questionnaire to capture basic information and any injuries or medical concerns. There are a few absolute contraindications including pregnancy and severe heart conditions. Sometimes, we suggest a conversation with your doctor before treatment. We also suggest a three-day waiting period after Botox or fillers. Different services in the center have relative contraindications, but most everyone can experience whole body cryotherapy.

What can we expect for our first visit? Our staff makes sure your extremities are covered and queues up the music of your choice. Some customers jam out, run in place, or even dance. Others prefer a more relaxing environment for stretching or meditation. We review a few safety measures and remind you to enter and exit quickly to contain Florida humidity. First time

sessions are set at 2:30 to allow your body time to acclimate. We kick it up to 2:45 on your second session and 3:00 for repeat visits. That's really all it takes to cool your body, increase metabolism, flush inflammation, and produce endorphins and collagen! You can exit the chamber at any time during a session.

Are there any other cold therapies at your center? Yes. Because your capillaries open during the whole body session, supplementing with Localized Cryotherapy gives exponential tissue penetration to reduce inflammation. Localized Cryotherapy is still beneficial as a stand-alone application too — similar to an extreme ice pack. Another offering is Pagani Recovery which involves direct application of extreme cold (and/or hot) temperatures to the skin. Pagani Cold Therapy is excellent to draw inflammation from a new injury and Pagani Contrast Therapy does wonders to ease nagging soreness.

One whole body cryo session is \$40. Localized is \$20 and Pagani is \$40. All services are sold individually with discounts found in packages and membership. Amy recommends the \$99 Day Pass for new customers which provides the same experience of membership including red light therapy, whole body cryotherapy, localized cryotherapy, vibration therapy and compression therapy.

Amy's motto? Less Pain! More Life! Visit the only electric cryotherapy chamber in Northwest Florida at CRYO850, City Market Bayside, 4495 Furling Lane, Unit 10, Destin. Follow @cryo850 on Instagram or Facebook or visit Cryo850.com.




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Take time to chill. Come try the Emerald Coast Igloo, the only safe and nitrogen-free electric cryotherapy chamber in North Florida.


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BY KAY LEAMAN,
HEALTH ARCHITECT

Reducing stress (#7 in Part 2 on strengthening the immune system) is one of the ways we can help our immune system. It's also one of the most difficult

Healthy Day - Healthy Life Our Immune System: Part 3

because it's unavoidable. There are two types of stress—psychological and physical.

In very basic terms, your brain recognizes a stressor (a stimulus that causes stress), and a message is sent to the pituitary gland which tell your adrenals to increase the amount of cortisol (stress hormone) circulating in the blood. This hormone works by providing an energy boost during periods of stress. Examples of this are a student preparing for an exam or information overload during a major

event or oncoming hurricane. These stressors are short-lived, so the impact on our immune systems is minimal.

When stress lasts for longer periods of time, the elevated cortisol suppresses your immune system by reducing production of white blood cells, which are responsible for battling germs. How many people have you known that return home from vacation with a cold?

It's important to recognize when your stress is lasting too long. But, why get stressed about

being stressed when we can begin finding moments in our everyday life to decompress? So, STOP trying to 'push through' and take a break. Close the laptop, silence your phone and take a walk around the block, water your outdoor plants, listen to some music while you sit in the shade. Brief gaps are known to be stress-reducers and taking time outdoors is proven to help you decompress in your most needed moments.

Music can also make a difference; something soothing that

can relax the mind. What about playing games with family or friends, exercise, etc.

Whatever you choose, listen to your body and make the necessary lifestyle changes to give your immune system the care and nourishment it needs. It really will make a difference.

Please contact me at Healthy-Day HealthyLife with any questions: succeed@healthyday-healthylife.com. I'd love to hear from you.

Read archived articles at MyDestinLife.com.

National Suicide Prevention Awareness Month ECCAC Offers Children's Prevention Programs



to suicide in younger people: Four out of five teens who attempt suicide have given clear warning signs; depression is one of the leading causes of suicide attempts, which can manifest in ways such as declining grades and school performance, lack of interest in activities once enjoyed, withdrawal from family, friends and relationships, talking a lot about death and suicide (even jokingly), previous suicide

attempts, final arrangements, giving away prized possessions, saying goodbye to friends and family, regularly self-harming, doing dangerous/life threatening things.

ECCAC is in its 20th year covering Okaloosa and Walton counties and has provided more than 150,000 services at no cost for children experiencing abuse, abandonment or neglect to include mental health

therapy, crisis intervention, referrals to other community providers, interviews and medicals to more than 14,000 children and their families. For further information, visit www.eccac.org, or email or call Jasie Landeros at Jasie@eccac.org, 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

ECCAC's September prevention program will focus on suicide, the second leading cause of death in young people between the ages of 10 and 14.

BY KAY PHELAN

Along with providing many services to children who have experienced abuse, abandonment or neglect, the Emerald Coast Children's Advocacy Center (ECCAC) also has significant prevention programs in place. According to Jasie Landeros, who heads up the prevention department as ECCAC's Outreach Program Manager, "In September, our focus will be on calling attention to suicide prevention for children, teens and

young adults. It coincides with National Suicide Prevention Awareness, September 6 - 12."

It is a proven fact during this pandemic, that depression, anxiety, stress and suicidal thoughts are on the increase. Unfortunately, regardless of the pandemic situation, suicide is the SECOND leading cause of death in young people between the ages of 10 and 24.

The JasonFoundation.com and BetterHealth.vic.gov.au have compiled key facts related

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Best of Emerald Coast 2016 & 2017  

 Wellness



BY STEPHENIE CRAIG

“I’m sorry. I was wrong. I can see that I hurt you and I shouldn’t have done that. I value our relationship. I will make every effort not to do that in the future.” Wouldn’t it be so helpful to hear that when someone hurt you?

What we often get instead is... “I wouldn’t have done that if you hadn’t...” Or, “I’m sorry you’re so sensitive.” Or, “I’m sorry your feelings are hurt, but the reason I did this is because you...” Or, often we get silence and are expected to move on in a relationship with no acknowledgment or resolution around the hurt.

If you’re like most humans, you appreciate and need a sincere, heartfelt apology as a part of repairing a relationship. How-

ever, it’s often easier to receive an apology than to give one. Apologizing is the humbling act of taking direct, verbal responsibility for something hurtful you’ve done to someone else. And, following up the verbal apology with a behavioral commitment to change your behavior to prevent repetitive hurt. Apologizing is a cornerstone of healthy relationship.

If apologizing is hard for you, you might have some of the following common objections to saying you’re sorry:

- I didn’t intend to hurt anyone.
 - Parents aren’t supposed to apologize to their kids.
 - The other person hurt me, too, and they need to apologize first.
 - If I apologize, I’m giving away power I have in the relationship.
 - The other person deserved the hurtful thing I did.
 - I don’t do anything wrong, so I don’t owe anyone an apology.
- While these objections can be

powerful motivations preventing an apology, the cost is a disconnected relationship that lacks trust and accountability. Apologizing is non-negotiable if you want an honest, reciprocal, trustworthy relationship.

So, you know you need to apologize, but how do you get it right?

Five Things NOT do when Apologizing:

- Don’t make excuses. Someone you’ve hurt is not interested in why you hurt them.
- Don’t lecture. If there is something you want the other person to do differently in the future of your relationship, address that issue at a separate time, not on the heels of your apology.
- Don’t use an apology to get results. Apologize because you care and you have remorse for hurting the other person. Don’t apologize to get the other person to quickly move on from their pain, to finish a work project, or to move back to life as usual because this is more comfortable for you.

• Don’t insult the hurt person’s emotional experience. “I’m sorry you’re so sensitive” is not an apology. It’s an insult and indicates no responsibility for your hurtful behavior.

• Don’t demand forgiveness. The hurt person gets to decide how they will receive your apology. If they choose to forgive you, they get to decide that in their own time.

Five Things TO do when Apologizing:

- Take full responsibility for your part. Reflect on what you understand was hurtful behavior on your part. Say you’re sorry and say specifically what you did that was hurtful. “I’m sorry I stood you up for our lunch date.” Even if the other person did something hurtful to you in this situation, now is not the time to say it. Own your part and hold them accountable for their part in a separate discussion.
- Validate the emotion of the hurt party. “I can see and understand that it was hurtful to you

when I did not show up for lunch.”

• Communicate the value of the relationship. “Our friendship is important to me and my behavior did not reflect that.”

• Communicate and follow through on a plan for change. “I commit to doing better in the future. If I make plans with you, I will show up or let you know in advance if I have a change of plans.”

• Keep it simple. Apologize and leave it at that. Correcting, lecturing or explaining your behavior will only take away from the apology.

While apologizing can be difficult at times, it’s a healthy practice that causes self-awareness, personal growth and relational maturity. There is something freeing about admitting you are wrong sometimes and taking the steps to make things right. A sincere apology followed by behavioral change can be profoundly healing in any relationship. For more emotional and relational health resources, visit journeybravely.com.

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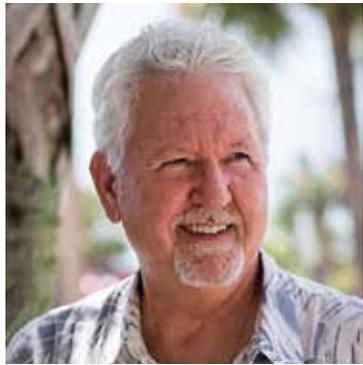






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A Pastor's Ponderings: Friday Night Football

BY PASTOR DAVE HOLLAND

Jesus revolutionized my life in 1970, when I was age 16. The church youth group started a new Bible study on Friday nights as they were oblivious to the real world. Didn't they realize that anybody who mattered went to high school football games every Friday night?

My school team was undefeated and scheduled to play the highest-ranked team in Los Angeles the night our youth Bible study was to begin. I struggled with my sense of priorities, and fortunately, I put Jesus first and went to the group. I revved up my Honda 90 motor scooter and rode five miles to the group.

Arriving late to the meeting, I discovered there were no seats

left. So, I plopped on the floor next to the door. Our host was a single, middle-aged woman named Melba. She seemed almost as old as God. Her place felt overly warm, and for the first time, I got a good look at her. She had graying hair and thick eyeglasses. I recognized her as she played trombone in the church orchestra. Melba worked as an operator for the Ma-Bell Telephone Company back when live operators had to connect callers to their party. There just wasn't anything cool about Melba—all the cool people were at the game.

She got the meeting underway with some over-the-top enthusiasm as I was fading into slumber. I drifted back into consciousness to hear Melba say, "Turn to Romans 12." Somebody bumped my elbow and handed me a New Testament. As I fumbled with the pages I'm thinking, Matthew...Mark...Luke...Romans 12...Yep, found it! At that moment, a God-thing happened.



As I looked at the words on the Bible page, they swelled to about five inches tall, and the letters pulsed with life. Now THAT is cool! How does she do that?

The Word of God grew before my eyes, because a pure-hearted saint shared her life with me, a self-absorbed and egotistical teenager, and changed me forever. It was as if God were shouting at me through a bullhorn.

I thought I was the first confessing Christian in our family. I discovered the back-story later while I was in Bible College. During my mother's pregnancy

with me, she had been an active Christian. But a gulf of antagonism separated my Mom and Dad. The doctor told my mother that if she didn't improve her emotional state, she could lose the baby.

Mom desperately cried out to the Lord, "Lord, if you spare this child, I will dedicate him to You and name him David." After my birth, my parents eventually divorced. In the years following their breakup, my mother drifted away from God. Despite her shortcomings, the Lord was faithful in answering her prayer. God held her to her promise and later claimed me for Himself.

I answered God's call because of the prayer that had gone before I was even born. I believe God is reaching out to you through the events of your life as well; God has woven His grace into the fabric of your history. Ask God to give you eyes to see His mercy working in your life.

Yes, the Lord is more important than football, politics, job,

home or even family. When Jesus is Lord of the events of your life, He manages to align the rest in proper order.

The Lord yearns for us to respond to His love. Christ Jesus is calling your number right now! Will you pick up the phone and answer Him? Turn to God's Word and allow Him to speak to you. Listen quietly for His gentle voice as He is only a whisper away. The joy of life resides in living beyond ourselves and dedicating our lives to God's purpose.

Dave Holland pastored churches for more than 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke called "Every Day Jesus: Experience the Jesus Who Ignites Your Soul." You can get a copy of this book from his website, DaveHolland.org, or by contacting him at davidholland54@gmail.com. Pastor Dave is available to preach and teach in churches and conferences.

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 Musing



By SEAN DIETRICH

I was there by accident. It was night when I pulled onto the old beach road without even thinking. I guess my brain was on autopilot.

This used to be the way I took home every night. Back when my family lived up the street in a little yellow house. I live in the next town now.

I parked near the beach and hiked to the water. Just because.

The humid Gulf air has its own taste. One that stays with you. It smells like oysters and Coppertone.

You can't really see anything on a beach at night, but there is a mysterious feeling you get when standing on a shore in pitch darkness. It almost feels like standing on the doorstep of heaven.

The Gulf's prairie-like flatness is downright eerie. And if you look at this water long enough you will get disoriented.

Soon, it will seem like water and sky is all there is. All there ever was. And you'll forget all about the gaudy real estate around you.

You'll start to remember when this was all just dunes.

Back when the fishing rodeo was the biggest thing in town, and stoplights were a myth.

I saw a young couple walking on the beach. Hand-in-hand. They removed their surgical masks and made conversation. I said hello to them, but they didn't hear me.

You can't hear anything on a beach. It's too loud. One of the things I love about it.

As it happens, I once stood in this exact spot when I suffered my first case of heartbreak. I was hardly a teenager. I stared across this dark water at constellations and wished God would've made me better looking. I felt like the ugliest boy on earth.

I also visited this shore the night before I got married. It was bitter cold because it was December. Even though I was overjoyed about my upcoming day, I felt lost.

I don't have a big family. The little family I did have fell apart when my father died. A wedding brought all that to the surface.

So the night before my ceremony, I walked to this beach and listened to the surf. For hours.

People don't realize how special the white noise of the Gulf is. It's like a voice. A familiar one. One you recognize from far away. Like your mother calling you. Only this mother can kill you if she wants. She is as fierce as she is beautiful.

Destin



She's fed by 33 major rivers that carry water from 31 different states. She was formed in prehistoric times by the Mississippi River and other rivers that spewed mud and grit into her basin.

These seafloor deposits turned into reefs. The reefs turned into land. The land turned into a Floridian peninsula. And this peninsula turned into high-rise condos.

In her tummy are 2,000 known historic shipwrecks spanning 500 years of maritime history. From the Spanish explorers to the American Civil War. Also, I've lost my keys here at least six times.

I worked as a lifeguard on this beach for a little while. I've seen some weird things happen in this wild water.

I've seen swimmers caught in rip currents, lulled out to the end of the world, only to reappear miles downshore, alive and confused.

And one time, only hours after we saw a swimmer die of hypothermia onshore, a wedding took place on the same

sand. The bride had no idea.

I've seen young men and women baptize themselves here. Most of them in street clothes.

I've watched elderly Europeans, who don't believe in Speedos, suntan naked here. People whose body parts have been ravaged by the effects of gravity.

I have camped beside this Gulf in a pup tent. Which was, technically, against the law. But nobody cared back then.

Every dog I ever loved has frolicked in this green water, chasing sticks and stuffed ducks.

I've seen weathermen stand where I'm standing, in tropical winds, putting on a good show for the cameras. They flailed and hollered like they were in a war zone, while their cameramen held coffees and danishes.

I've seen this Gulf get so mad that it swallows everything, tries to kill everyone, snaps hundred-year-old oaks, ruins mainstreets, and upheaves the shore.

I've caught redfish here with nine-dollar rods. I've seen the Blue Angels fly overhead in such a patriotic display that even buck naked Europeans put hands over their hearts.

I've seen church people lug portable electric organs onto the sand. I've attended bonfires where parents said goodbye to

sons who were leaving for Parris Island boot camp.

I once played baseball here, barefoot. I cut my foot on an oyster shell when sliding into second.

I have seen families—more than I can count—scatter the ashes of loved ones into the clear blue drink.

And once, I held my wife on this shore. The day after her father died. She cried into my shoulder because losing someone feels worse than dying.

The young man and woman found a place near the water. They sat.

They burrowed into the sand using only their haunches. They wrapped arms around each other. She leaned onto his shoulder. They kissed. And it was perfect.

Florida has more cases of COVID-19 than most states. We are a mess right now. And I don't know when it will be over. I hope soon.

But in the midst of a worldwide endemic, I saw love. It was on a seashore. It was undiluted and thick, like cake batter. The purest kind. The kind that can only be found upon the doorstep of heaven. Or at home.

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BY MYRNA CONRAD

What Ever Happened to Law & Order?

The world was created in and functions through order. We can look at any living organism and see the order that must take place for it to function properly. We can examine any social system and see how order or chaos determines the success or failure of that system. The importance of order is evidenced in families, in businesses, in industry, in churches, in schools and in all governments.

For a social system or society to function well, there must be order; and to maintain that order, there must be boundaries, rules or laws. There are natural or moral laws and there are fundamental laws. Natural laws are universal moral standards that are inherent in humankind throughout all time. Some say they are the laws of nature. I believe they are based on the laws of God. These moral standards should be what lead to the development of our fundamental laws. Fundamental laws are the laws set based on the core values of that country or organization.

I think most people would agree that we need good and fair laws in any society to maintain order. However, it's not enough for the laws to exist. There must be a system put in place to make sure these fundamental laws are fair and that they are enforced with equality. There also must be a system in place to change laws that are no longer needed or to add new laws as societies change and grow.

Both moral and fundamental laws provide norms of conduct for citizens within any society.

Without established and enforced guidelines, everyone gets to decide for themselves what is right and what is wrong and survival of the fittest kicks in. Without law & order there is chaos! We are seeing that played out throughout our country today.

Our country was founded on principles formed to protect the life and liberty of its citizens. Our country's founders believed that in establishing these principles they should take into account human nature and what they believed to be the purposes of government to provide for its citizens' "ordered liberty." They understood the importance of order in our new republic. In a constitutional republic, while the will of the people is sovereign, it must be administered through a series of checks and balances to insure the rights of all are protected. Our country exercises these checks and balances through its three branches of government – the legislative, executive and judicial branches. The legislative branch is the part of our government that makes laws. The executive branch gives veto power to the president in order to keep the legislative branch in check. The judicial branch is the part of government that interprets these laws. What a wonderful system our founding fathers put in place to insure "liberty and justice for all!"

However, when moral laws become skewed or ignored by any of these branches, this system falls apart and our country ends up in chaos. Lately, I hear things and see things, and I am sure you do also, that I never thought I would witness. There are riots and destruction; businesses are being destroyed and looted; people are being injured and killed. Crimes are rampant and instead of enforcing the laws that bring back order, some in our country want to do away with or defund the very institu-

tions our country counts on to maintain law and order.

We can already see what happens when law and order falls apart by looking at the rise in crime in the last few months in some of our larger cities. Crime is up 51% from where it was at the beginning of this year.

I believe that that this decline in law and order started years ago with the decline in the moral values of our country. God gave us moral laws and guidelines for life, within His Word, in order to guide and protect us. When these are ignored, evil flourishes!

So what part do we play in restoring law and order in our country? It starts with us:

Be Aware:

"Ignorance of the Law is no defense." Therefore, understand the local, state, and federal laws under which you live.

Understand our constitution-

al republic and the checks and balances within our country to maintain law and order.

Know those candidates running for office within your city, state and federal government. Be an informed voter. It is your most precious right of citizenship.

Realize that just because something is not affecting you directly today does not mean it will not affect you in the future. Alexander Hamilton said, "If you don't stand for something, you will fall for anything."

Be aware that our enemies are looking for ways to tear down and destroy our country.

Be Intentional:

Unless a law requires you to break God's moral law, choose to uphold the laws under which you live.

Be intentional about what you value most and what you will stand for.

Be prepared to defend what you hold most dear.

Example to those around you the importance of obeying our laws. Those you influence will likely do what you do.

Use examples of what is happening today to teach your children or grandchildren the importance of law and order within our society.

VOTE! Vote for those who care about God's law and the original core values of our constitutional republic that if upheld assures "liberty and justice for all"

Most importantly, pray for our nation. Put into practice 2 Chronicles 7:14 "If my people who are called by my name humble themselves, and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin and heal their land."



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 Business

Love of Money or Love with Money?

BY DAVID SAVIOLA,
ARBORBROOK FINANCIAL

I think every wedding I have ever attended, whether in a church setting or not, quoted the Bible's 1 Corinthians Chapter 13. You know the one: "Love is patient, love is kind" ... et cetera et cetera.

"The Love Chapter," as some refer to it, is indeed quoted on many art pieces, social media timelines, songs, pictures, wedding invitations and so on. If

you have a Bible laying around, I highly recommend you pick it up, even dust it off if you need to, and read the entire chapter. By book standards, it is a short chapter containing just 400 words or so depending on the version you might have. And I must admit, this section in its entirety has become my favorite over time.

The writings in this chapter are certainly a blueprint for how we should perceive today's

world and how we should be treating ourselves and others. The titles of the many versions speak to the importance of this writing: "The Way of Love," "The Greatest Gift," "Love is the Greatest," "Love, the Motivation of Our Lives." Some of the most encouraging and challenging phrases can be found within the content of 1 Corinthians 13. Of the many references to Perfect Love in this chapter, verse 3 really stands

out: "If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing."

So, what are we working towards or for? If we are generous with our time, money and resources – is the source of that generosity a deep and impactful love? I often have folks tell me their goal is to make a lot of money so they can give a lot of money. That is awesome, and I am sure there is a profound calling for those on the receiving end of those gifts. But, we also have to think about if we have love for those in our path between this point and that? Our family, our co-workers, employ-

ees, vendors, customers ... our neighbors. Are we patient and kind? Have we shed jealousy, boastfulness, pride and rudeness? Are we not irritable and abounding in forgiveness? Do we covet justice and truth? Are we strong regardless of circumstances (because love never gives up, never loses faith, is always hopeful and endures through every circumstance!)? This kind of LOVE ensures we are intentional with our resources, so that we are working towards the three things that will last forever: faith, hope and love. For the greatest of these is love.



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Join BizTech on Tuesday, Oct. 13, for a daylong conference and expo connecting Destin area small business owners and employees with the technology-related information and companies they need to improve their business operations and protect their electronic assets.

This year's keynote speaker is Michael Levin, the current CEO and Founder of the Center for Information Security Awareness (CFISA), former Secret Service Agent, and former Deputy Director of the National Cyber Security Division of the Department of Homeland Security.

Topics include Cybersecurity, Leveraging Technology in Remote Work Setting, Home Network Security, Google My Business, Vendor Management, Post-COVID Payment Solutions, and more.

The expo begins at 9 a.m. and ends with a reception from 4:15 – 6 p.m. Keynote speakers and breakout sessions are scheduled throughout the day. Sponsorships are available and registration is open at DestinChamber.com.

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BY SHANE MOODY,
DESTIN CHAMBER

Over the past four months, you've heard the chamber say this when talking about the economy: Reopen, Recover, Reimagine. While we've reopened, the recovery is ongoing and the reimagine is being discussed. Our Economic Recovery Task Force has done a great job providing the chamber with thoughts and ideas on what's to come.

One of the major events just ahead of us is an election that has not received much attention due to the coronavirus pandemic. When you go to the polls, we ask that you vote for pro-business, pro-quality growth, and pro-citizen candidates. We encourage you to do your research and learn who is pro-business.

Reopened. Recovering. Reimagining.

Coming out of a downed economy, we need elected officials who support the business community.

Also, ahead of us in November are four constitutional amendments, and for those who live in Destin City Limits, a charter change concerning building heights. One of the constitutional amendments is a mandatory \$15 per hour minimum wage. The Destin Chamber is opposed to this for several reasons:

1) This is an issue that can be and should be handled legislatively, if the Florida Legislature wanted to pursue this. The Constitution is no place for this mandate.

2) Coming out of a terrible economic downturn, this is one of the worst things that could happen to the business community. Small and large businesses alike do not need another expensive mandate.

3) If passed, businesses will either have to decrease expenses or raise prices to be able to afford the rate increase.

4) Servers and bartenders in

our restaurants actually stand to lose money because of the taxing structure and mandates on tipped employees.

5) As businesses look to decrease expenses, many full-time employees will be shifted to part-time so the business does not have to pay benefits to those employees. That means there will be more working people who lose benefits such as health, dental and vision insurance. The loss of those benefits could cause greater problems down the road. OR the businesses will become more automated with self-service checkouts and kiosks for ordering, which will eliminate jobs and causing unemployment to increase. Loss of income from reduced hours will also be a negative. There are many other reasons to oppose this amendment, but I only have limited space to write. We encourage you to vote NO on this issue.

Destin City Council has



passed a City Charter Amendment to be on the ballot as well. This amendment would place in the city's charter a limitation on building heights to six stories or 75 feet. Anyone who wishes to have a building higher than that would have to wait for the next election, and the voters would decide whether to allow the building to be higher than 75 feet. This could not only control development, but stop it completely. Just like the minimum wage, it's a legislative issue for council to decide. Development can mean other things, not only condos and/or residen-

tial units. If city council wants quality development, something we all should desire and work toward, perhaps parking garages could be built in the Harbor District, something promised to the businesses there years ago when those businesses agreed to allow the city to build the boardwalk along the harbor. Parking garages would relieve the traffic on Harbor Boulevard, especially in the summer and are the only piece of public infrastructure that pay for themselves.

The Destin Chamber opposes the amendment to the City Charter that would restrict building heights and ask citizens to vote on any building higher than six stories or 75 feet. We encourage you to vote NO on this issue.

Thank you for your continued support of the Destin Chamber. You've stayed with us, and we will continue to stay with you. After all, that's how we'll build this world-class community one business at a time. And it's how we will stay #ChamberStrong!

Destin Forward Restores Children's Playground

BY LORI LEATH SMITH

Throughout this past year, I've written about the Destin Chamber's Destin Forward 9-month class as a participant. You can read all about our many adventures in past issues of Destin Life at MyDestinLife.com. Getting to know this diverse group of young, "mature" and up and coming community leaders has been the most rewarding, as we've cultivated relationships, and we hope, made a difference in our community. When COVID-19 caused us to quarantine, we were just on the verge of finalizing our class project—refurbishing the children's playground at Henderson Beach State Park. Undaunted, however, we bided our time, continuing to order and gather equipment and supplies we would need for when the time came that we could use our hands and feet to rehabilitate and restore the important area of the Park—the children's playground. Recently, we were given the go-ahead from the park ranger and did in-



deed complete our assignment. Through the Pins & Pancakes fundraiser held in the spring, we were able to meet the financial obligation as well. Thank you Destin Forward for a rewarding year and Destin community for your support!

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Arts & Music

MKAF Names 2020 Poster Art Contest Winner

Mattie Kelly Arts Foundation (MKAF) names talented artist Estelle Grengs the 2020 Festival of the Arts poster contest winner. Born and raised in New Hampshire, Estelle is a self-taught artist that molds a unique and whimsical folk art style that embraces her experiences growing up in New England as well as her adventures as an Air Force spouse. Estelle uses mostly acrylics, but enjoys the versatility that mixed media art offers her pieces. Through vivid, bold colors, Estelle continues to create lively and happy artwork for her each and every customer. You can find Estelle's work on her website estellegrengsart.com and in many

galleries along Florida's Emerald Coast.

As the annual poster art contest winner, Estelle receives a cash prize of \$500. The winning poster becomes the signature artwork to promote the 25th annual festival with the poster as well as postcards, the festival guide, t-shirts and souvenirs on the MKAF website, social media pages and more.

Known as one of Northwest Florida's premier fine arts shows, the MKAF Festival of the Arts is one of the most anticipated cultural events of the year. The 25th annual event is set for Oct. 24-25, 2020, at the Mattie Kelly Cultural Arts Village in Destin.



During the Festival, artists from across the United States will offer up their original artwork in the form of oil, watercolor, acrylic and glass paintings; photogra-

phy, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs and more in order to compete for \$10,000 in cash prizes in 27 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

A celebration of art, music, food and family fun, special features of the Festival include a live music lineup, arts, and craft activities for children, souvenir posters and t-shirts and more.

General admission of \$5 per

person helps to fund the Foundation's annual cultural outreach activities and programs. Children 12 and under are admitted free. All MKAF members receive complimentary admission.

With the safety and well-being of guests, artists and staff as a top priority, MKAF asks that festivalgoers adhere to social distancing measures.

Tickets are \$5; cash and credit accepted. To make a tax-deductible donation or provide corporate sponsorships or learn more about the Festival of the Arts, visit mkaf.org or call (850) 650-2226. The deadline for sponsorship opportunities is Sept. 24, 2020.

"Send in the Nouns"

Owner and artist at J.Leon Gallery Studio, Jason Lindblad, and talented friend and writer Marti Veto, have launched "Send in the Nouns," a just-for-fun ABC book for grown-ups! "Send in the Nouns" is filled with fantasy through circus-themed illustrations, vibrant colors and clever narrative. Each sentence

carries a whimsical, philosophical message of positivity, motivation, inclusion, gratitude and good humor. Available for sale at the J.Leon Gallery Studio and available for pre-order on Amazon, this book is a perfect gift for the creative in your life.

Shawn Tomasello, Lindblad's mother, inspired this unique col-

laboration. Her vision combined the writing talent of Veto and the whimsical ABC illustrations of Lindblad into a book that is creatively unmatched.

J.Leon Gallery Studio is open Tuesday - Saturday, 10 a.m. to 6 p.m. Join JLeon Gallery in September for Sip N' Stroll!, Friday, Sept. 4 from 4-6 p.m., 13370

U.S. Hwy. 98 in Miramar Beach, 32550.

For additional information, class and workshop signup, and to view upcoming events, visit jleongallery.com and follow the gallery on Facebook and Instagram.



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Casey Kearney: Follow Your Dreams Because "Better Days" Are Coming

BY WILL ESTELL

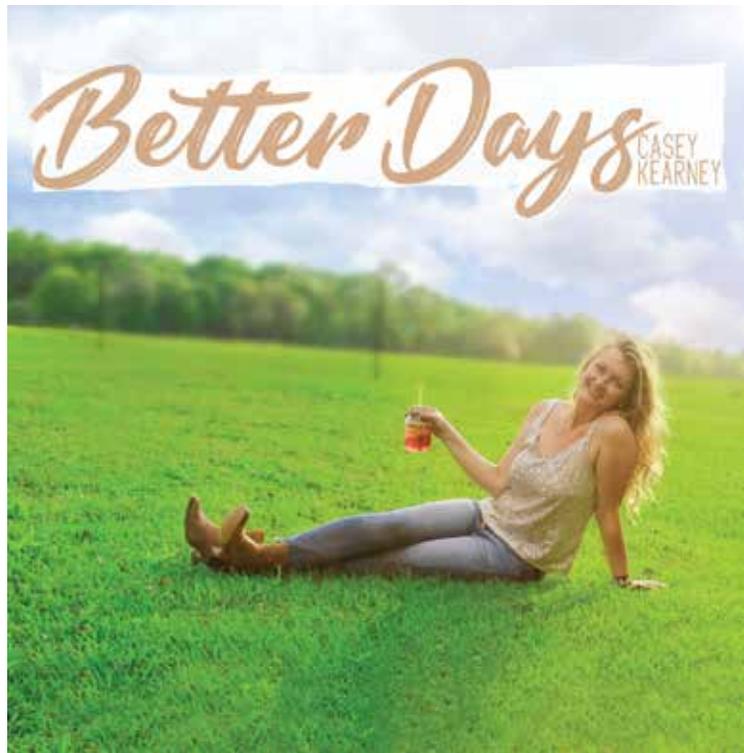
It's a hot sunny Saturday in Montgomery Ala., and there in a dusty steel arena, kicked back in a folding chair, watching her three children and husband compete in various rodeo events, sits Casey Kearney. An unassuming 30-something who I was watching, just two weekends before, at a live concert as she filmed the video for her first single to achieve country radio airplay.

The day after the 16 hours of rodeoing and traveling, this same mom/songwriter/performer/teacher was partaking in this very interview, because she had to get this in on a Sunday so she could homeschool her three kids on Monday. Well, that, and there are always horses to feed, chickens to gather eggs from, and the typical never-ending chores that go along with farm life. Did I mention she also has a new album dropping soon? That's what you call a balancing act, and that seems to be the real-life and times of small-town country girl turned popular Northwest Florida music sensation, Casey Kearney.

Your inspiring entrance into writing and performing came once you were already a wife and mom. Tell our readers a little about your musical background and how you came to be Casey Kearney the performer.

I honestly did not know I could actually sing until my late 20's. I could not play any instruments and I had never written before. Both of my parents sang when I was growing up and both were amazing, but I never did. Songwriting started as an outlet to release feelings I was dealing with at the time, then evolved into something I really enjoyed. I had an extreme case of stage fright and that took a lot of work to get over. Learning to play instruments between nap times and laundry loads was challenging. I had two little ones and was pregnant with my third. When I meet musicians that have played their whole lives I think, wow, don't take that for granted, I've been playing catch up my whole career!

In 2016 I reached a now or never moment. The kids were slightly older, and I knew that



music was something I absolutely had to pursue. I really buckled down on learning to play guitar, and I went to Nashville to record my first EP. It was expensive, but I charged it on a couple of credit cards, determined to pay for it myself before the interest hit me hard. I did and it felt so good. I just continued to press on from there, learning several other instruments and developing artistically.

Where does your desire to create come from, and where do you want to take that? What does the ideal future hold for you?

I think the desire to create is a gift that God gives us. Whether we choose to use it or not is on us. It is one of those things that is just in you. If I am not making music, I am building, remodeling, painting or creating something, somehow. It's who I am.

I've always been impressed with your ability to cover tunes in your own voice, but moreover your writing and lyrical content in your original tunes. Where do you draw that inspiration from?

Real-life. I would consider myself a literal writer. I can paint a picture with words, but it's typically going to be a pretty clear message, not as flowery and abstract as some. So much of what I write comes from pieces of my life, stories I hear, and things

I am feeling or am passionate about. I need to connect to the words on some level.

I've asked everyone from Jimmy Buffet to Kenny Chesney to Darius Rucker if they consider themselves writers or more so performers, and which side is more important and fulfilling for them as artists. What about for Casey Kearney?

I started out dealing with an extreme amount of stage fright; it was a huge hurdle to overcome. I eventually learned the power of stage presence, how to connect with an audience. I realized how much of a performer I am, even if I didn't know it was in there. As for songwriting, when I write something that I connect to so deep, it brings a smile or tears; that's when I truly realize what songwriting is. I honestly feel very connected to both almost equally.

You recently completed a new album in Nashville. I particularly like "Waffle House," "More to the Story," and your first single from the album, "Better Days." Tell us about the new album, and what it was like to already hear "Better Days" being played on country radio's Sirius XM The Highway that first time.

I am so excited and proud of this album. I released other projects here and there, but

this full album of originals was what I really wanted. It is full of songs and stories of my life and friends' lives. There are lyrics from the depth of my soul and some dripping in sarcasm. The whole project very much embodies pieces of my personality.

We would've had it out by spring, then the pandemic hit. But, we had enough done on "Better Days" to release it as a single. When I have introduced this song at shows, I would say, "This song is a pep talk that things won't always be rough and better days are coming for you." It couldn't have been more perfect timing. Hearing my song played on Sirius XM The Highway was something I never thought would happen. When Buzz Brainard said "Welcome to The Highway Casey Kearney!" My jaw dropped. The whole experience felt like a dream...I thought it would be the coolest thing of 2020, but then a few weeks later I was invited to sing our National Anthem for the Atlanta Braves, and that was just over the top awesome. Especially as a lifelong Braves fan! Even though I had to film it in the hallway of my house, seeing the

video of it playing in the stadium was a moment I will never forget.

I know you've been blessed to continue to book shows throughout the summer. What has the whole playing through a pandemic been like for you?

As a musician, I joked a lot that we found out how "non-essential" we were. When restaurants aren't even allowed to be at full capacity, hiring a musician for only 25-50% occupancy doesn't make sense.

I feel so extremely blessed to have been able to play for venues that got us back to work as soon as possible. Several even made sure to book make-up dates when we opened back up. I have played more private parties this year than I ever have. I love being a part of special events, whether it's celebrating a milestone occasion, a vacation bonfire, or one of many corporate parties lately.

My gig schedule is unique because I choose not to play every night. I homeschool my three kids, and they are very active in rodeo, so I like to be there for as

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 Music
CASEY KEARNEY*continued from previous page*

much as I can. I typically play 2-4 nights a week. This year on average, 1-2 per week have been public shows and the others private.

I think your life is more country than most any country artists I personally know. Tell our readers about the Casey Kearney behind the scenes, the farm living wife and mom and some of the activities beyond the stage.

Yes, we live in the woods—three miles of orange clay dirt road. It is a very small rural area about an hour from the beach. At home we have horses, cows, dogs, goats and chickens. My husband and three kids all rodeo. My favorite thing to do, besides music, is to ride my horse, but I don't put in the effort they do to get as good as they are in rodeo event. I got shows to do and can't afford to get hurt.

Where do you want to be in five years professionally? What's the dream Casey Kearney is working toward?

It sounds really nerdy and

cliché, but my ultimate dream is to enjoy whatever stage I am on, or at, in life. I just want to play music that I enjoy creating, and do it for people that like it. I am blessed to live in a region that is so supportive of musicians and creative people of all types. I love my family, and I love making music, and I strive to find balance in both. Sometimes I get it and sometimes I fail miserably. I just want to look back knowing I tried and did my best at both.

You're always one of the favorites for all the members, locals and tourists who attend our Mattie Kelly Concerts in the Village shows. What's it like to play to that crowd and for such a good cause as this local non-profit benefits the arts in Okaloosa and Walton counties?

I absolutely love playing the MKAF show each year! I really appreciate the beautiful stage and top-notch sound ya'll provide us artists. The crowd is always there to have a good time at those shows, and it's an awesome concert series I'm honored to be a part of. MKAF is an organization I truly believe impacts our surrounding



Will Estell with Casey Kearney and friends at 30A Songwriters Fest.

communities and schools in such a positive way by supporting the arts and encouraging creativity in our area.

Any parting words for your fans and readers?

I am just so thankful to the faithful fans I have come to know over the past few years and for all of the support. Not only do they hire me for shows, share my music with their friends, and enjoy the happenings of my crazy family life on social media, they truly do care and have taken an interest in helping me succeed. If we haven't connected I would love to get to know you and your stories, and have you along on this ride.

When and where can fans get your newest music/album?

The new album will release digitally on October 2, 2020. I will be doing three special album release shows, with a killer Nashville band joining me Sept. 10-12. Martin McDaniel Band has opened for Luke Bryan, Dierks Bentley, Alan Jackson and many others, and will be playing with me these dates:

September 10 - Mattie Kelly Arts Village, Destin

September 11 - 3rd Planet Brewery, Niceville

September 12 - Papa Joe's Bayside, Panama City Beach

You can also catch Casey playing at the 30A store in Seagrave September 4th and October 9th.

For more information about Casey, including her blog, performance dates and merchandise, visit www.caseykearney.com. To join her exclusive "Text Groupies," text CASEY to 31996. And for bookings email contact@caseykearney.com.

Will Estell is a multi-published writer and editor with over 20 years in magazine publishing. He's been instrumental in bringing nine magazine titles from concept to fruition, as well as serving as editor and publisher for others beyond those. Originally from the backwoods of rural Mississippi, then Alabama, he now makes his home in Destin, where he serves as Editor-In-Chief of The 30A Company's Beach Happy magazine, available on newsstands around the country. He's also a board member of the Mattie Kelly Arts Foundation and Trees On The Coast, locally. When he's not working, he enjoys spending time with his three children, watching live music, and hanging out on boats and beaches. You can follow him @WillEstell on Facebook, and @ifWillusedInsta on Instagram.

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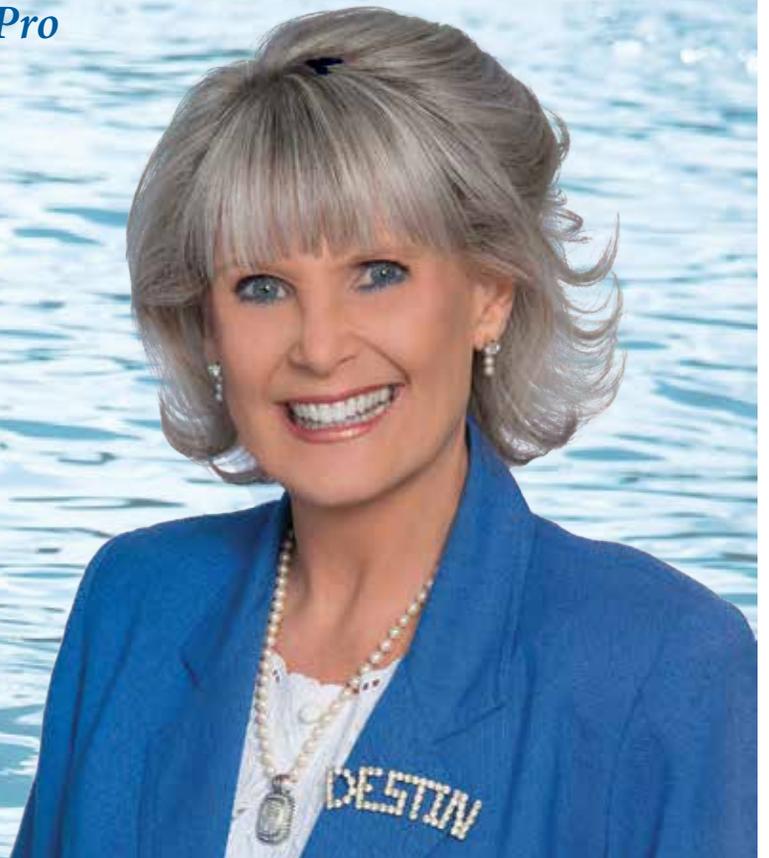
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