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DESTIN Life

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Local Divers Making a Difference

BY RITA L. SHERWOOD

According to National Geographic, up to 8 million tons of plastic and waste enter our ocean waters every single year. More than 250 million tons of plastic are estimated to make its way into our oceans by 2025, according to projectaware.org.

Everyday trash is entering the sea at an alarming rate, growing rapidly due to our consumer lifestyle.

Marine debris is, simply, the waste that ends up on the bottom of our beautiful Gulf of Mexico. Nearly 80% of it comes from land-based sources and as much as 70% sinks to the ocean floor, according to the Plastic Pollution Coalition.

Marine debris is not only unsightly, it's very dangerous to sea life and could be costly for the Destin economy. Marine animals become entangled in debris, and even mistake it for food, many times with fatal results. According to the plastic pollution coalition, plastic bags can look remarkably like jellyfish to turtles, which are a viable food



source. Sadly, turtles consume the plastic, which can cause blockages within their digestive tracts, causing a slow and very painful end. Divers, swimmers and beach goers can also be directly impacted by encounters with marine debris.

But we have a local community of divers fighting back! The Diver's Down Pol-

lution Project (DDPP) is a fast-growing group of locals concerned with the increasing amounts of pollution on our Destin beaches and waterways. In July of 2020, DDPP started with only three members, Marine Scientist Brennan Wehrhahn, President Thomas Larrison and Communications Director Bobby Wagner. Now, DDPP

boasts more than 250 active, local volunteer members. To date, DDPP has picked up over 5,000 pounds of trash from our local beaches and waterways here in Northwest Florida. They not only organize monthly beach cleanups, but also are comprised of volunteer expert pro-divers who sweep 50-100 feet of the Harbor floor, resulting in picking up 300-500 pounds of trash each time, most recently in the area between AJ's and Tailfins.

The majority of this trash on the Harbor floor is comprised of plastic, not only bottles, but cups and straws as well. "To see the entire floor of the Destin Harbor completely covered with plastic as far as the eye can see is completely disheartening, says Bobby. "The sandy bottom with no reefs is just a complete plastic wasteland of a decade of debris."

Bobby says it's just not sustainable to continue to only pick up trash. There has to

DIVERS

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BBB: Way More Than You Think!

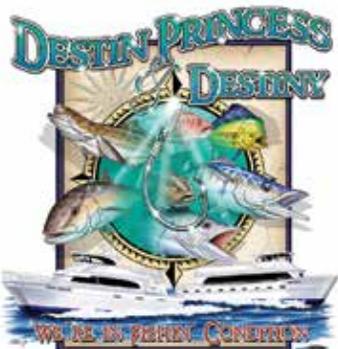
BY HEATHER BENNETT

The Better Business Bureau (BBB) is one of the nation's oldest non-profit organizations. It provides consumers with business profiles, consumer reviews, consumer information, scam alerts and reviews on charities. It's here to make sure, as consumers, we make wiser decisions about where we spend our money.

I spoke with Tammy Ward, the Communications Director of our local BBB serving Northwest Florida. It covers local businesses and consumer information across 14 counties in the Panhandle. I want to relay how the BBB can help us make

BBB

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Community

DIVERS

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be an agreement made among the locals, visitors and restaurants alike, to come up with a solution to be more eco-friendly. Whether that involves switching from plastic to paper straws, or to even lobby against all things plastic, something needs to be done.

He goes on to say that Destin has become well known for the beauty of its beaches and the amazing emerald green color of its water, and gains a lot of attention as well as tourism from it, but we're not taking the right steps to protect it. He says our area is home to some of the most

unique and dynamic ecosystems in the world. People come to Destin for the beaches, dune lakes, fishing, and breath-taking scenery—all of which are based on natural resources. It is our responsibility to protect those natural resources by keeping these areas clean while inspiring others to do the same.

While the DDPP is recruiting expert divers to join their organization, as well as organizing various beach cleanups the first Sunday of every month, an hour before sunset, the change really begins with all of us.

Here's some things you can do to help reduce waste and pollution at our beautiful Destin Harbor:

- Refuse single-use plastics whenever possible. Bring your own water bottle and shopping bag with you, and for a day on the water or the beach, use your own reusable containers.

- Become a Gulf advocate. Tell your friends and family about the epidemic that is underwater pollution. Once people are informed, they'll start to make changes to their lifestyles.

- Recycle everything you cannot refuse, reduce or reuse.

- Divers are ocean heroes. If you love to dive, DDPP invites you to get involved.

- Visit the DDPP Facebook page and ask to join this private organization, and upon approval, they will ask you to pledge to



pick up a bag of trash on your own or with your friends and post a picture on their Facebook

page. Their message is clear: Go on your own to pick up trash to make a difference in our community, as every little bit helps. Be mindful when you're at the beach, and leave only your footprints behind.

The next scheduled beach cleanup is on Sunday, March 7th, at Gulf National Seashore Drive, Ft. Walton Beach, an hour before sunset. Come on out and join this great group of volunteers and protect the natural beauty of our stunning beaches and waterways!!

And, if you find yourself walking down the beach and see plastic, make sure to pick it up and bin it appropriately.

BBB

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wiser consumer decisions here at home.

If you are looking for a service or product and not sure what company to turn to, you can find a list of BBB accredited businesses on their website. You can look through the list of categories for services, or you can use the search bar to look up a specific business you have in mind, and narrow it down by location.

BBB accredited businesses have gone through a vetting process, which includes making sure their licenses are up to date. They provide information on the business, a list of customer reviews and customer complaints, so you can make an educated guess on which business is best to use. If you are a business owner and you are looking to get your BBB accreditation, you can apply after your business has been open and operating for 6 months.

"I try to make myself available to those outlying counties, because our office is in Pensacola," Tammy said. "For our accredited businesses, or businesses that wish to be accredited, they want to know that somebody is



local to help them. We try to be as flexible as possible."

The BBB also accredits charities. Along the Emerald Coast we are people who like to give back, and there are a lot of great charities looking for help throughout the year. To make sure you are making a wise investment with your donation dollars, you can check out the list of BBB accredited charities.

They look closely at a charity's board activity and effectiveness, whether or not the charity has avoided accumulating funds, their annual reports, and their donor privacy. A charity has to spend at least 65% of funds on program activities and no more than 35% on fundraising. Charities that are BBB accredited have seen an average of 13.5% growth in public support.

"Some BBBs have a local

review process. So, if you have a local nonprofit charity in the area, we can do that locally if it is not on a national level," said Tammy. They can also review local chapters of national organizations to provide local information on the charity.

The BBB is also a useful resource to find out what scams are active in our area. Since 2015, their Scam Tracker (www.bbb.org/Scam-Tracker) has been a place for consumers to research scams and report them. The website allows you to search by scam type, money lost, and geographically. If you've been a victim of a scam, visit the site and report everything you can remember. Although they are not able to retrieve any money lost to you, they use the information to warn others and have helped law enforcement with investigations.

Some of the more active scams going on right now are employment scams, fake check scams, IRS scams, mover scams, social media and trial offers, grandparent scams, online purchases, and Covid -19 related scams.

One of the Covid-19 scams we need to be aware of is a fake

vaccine appointment. Vaccines are free. If someone is asking you to pay or providing you with a "free gift with postage and handling" type of offer, it is fake. "A lot of times they are looking for personal information," stated Tammy. "If you get a call that you can set up an appointment, they'll ask for your Medicare number or ask you to verify everything with your social security number."

Scammers are also using your information when you post a picture of your vaccine card on social media. "We're cautioning people not to do that," said Tammy. "If you post the card, you're posting personal information." She also said that scammers are using the pictures of the cards to recreate and sell them.

Tammy shares local and urgent scam alerts on the Facebook Page for the Better Business Bureau serving Northwest Florida. Follow them for the latest information on scams and updates on accredited businesses.

In a time when most of us are trying to save money, we also need to be aware of where we are putting it. The Better Business Bureau serving Northwest

Florida can help us be educated consumers who make wiser decisions on who gets it. For more information, please check out their website at www.bbb.org/local-bbb/bbb-of-north-west-florida.

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Editor & Publisher

Lori Leath Smith
publisher@mydestinlife.com

Director, Advertising Sales

Scott Miller
sales@mydestinlife.com

Production & Layout

Kim Harper

Contributing Writers

Heather Bennett,
Rita Sherwood

To Advertise

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From Niceville to Neon Lights Meet our Hometown Hero Nicholas Ward

BY LORI LEATH SMITH

They say the neon lights are bright on Broadway

*They say there's always **magic** in the air...*

From "On Broadway" – sung by George Benson; written by Barry Mann / Cynthia Weil / Jerry Leiber / Mike Stoller

Magic is just what Niceville native Nicholas Ward has conjured up in New York City! This month's hometown hero and Northwest Florida State College (NWFSC) alumnus, Nicholas Ward is a "true Niceville local made good!" An extraordinarily talented singer as well as captivating performer, Nicholas has carved his career on the big stage – Broadway – now a veteran of four Broadway shows, including two original companies!

Born in Oakland, Ca., Nicholas' family moved to Niceville when he was age 5. So, he has always considered Niceville home. A 2019 NWFSC Distinguished Alumni Award recipient, and currently residing in NYC, Nicholas began his "career" right here in our backyard as a former member of the then Okaloosa Walton Community College Soundsations Show

Choir and the Madrigal Singers in the fall of 1997 until May 1998. Since graduation, he's been up to a little something!

Most recently, after having finished his run with Disney Theatrical's Broadway original cast of the hit Broadway musical Frozen, where he could be seen nightly as Elsa & Anna's loving father, King Agnarr, Nicholas could be seen in another Disney Broadway phenomenon, The Lion King, in the iconic role of Mufasa, Simba's father on various nights.

Nicholas' Broadway debut was in the critically acclaimed revival of On The Town where he opened with a stirring rendition of "I Feel like I'm Not Out Of Bed Yet" by Leonard Bernstein. He was then seen in Broadway's first a cappella musical, In Transit, nominated for the 2011 Drama Desk Award and resulted in his debut at the legendary Carnegie Hall.

Nicholas has shared his talents at a few other iconic venues as well including The Music Man at The Kennedy Center, with Norm Lewis and Jessie Mueller which featured the role of Olin Britt. He also performed at the famed Lincoln Center, where he was a featured



soloist in composer Andrew Lippa's Kristin thrilling opera, I am Harvey Milk starring Kristin Chenoweth. Some of his favorite regional and/or popular roles include Joe in National Tour of Show Boat, Caiaphas in Jesus Christ Superstar, the European Tour of Porgy and Bess, Booker T. Washington in Ragtime, the Plant in Little Shop of Horrors, Fred (the Bass) Smokey Joe's Café and The Giant in Big Fish.

He has worked with many Broadway greats including Kristin Chenoweth, Jessie Mueller and Norm Lewis and has shared the screen with the legendary Meryl Streep and Audra McDonald in the 2015 American musical comedy-drama, Ricky And The Flash. His work with New York City Center Encores

includes Pipe Dream with Leslie Uggams, 1776 with Andre DeShields, Brigadoon with Kelli O'Hara, and Zorba with the late great Marin Mazzie, just to name a few. At one point, he even worked for the luxury cruise line Seabourn where he was a principal singer for a cruise around the world.

While Broadway has been shut down over the last few months, Nicholas could be seen visiting his old stomping grounds and appearing at places such as The Mattie Kelly Arts Center at NWFSC or down on 30a at the Old Florida Fish House.

Nicholas says to be successful in this business, "it takes determination and patience." That is Nicholas' M.O. and what has led him to success in a tightly, competitive industry.

Fortunately, for us, the only Greyhound bus we want Nicholas to catch is back to his hometown—when he returns periodically to perform for us!

Destin Life's "Hometown Heroes" are sponsored by Northwest Florida State College. To read about more Hometown Hero graduates or for more information, call 850.837.8880 or visit nwfsc.edu.

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 Community

Celebrate the 34th Annual Sandestin Wine Festival!

Thursday, April 15th - Sunday, April 18th | Friday 5-8 p.m. and Saturday 1-4 p.m. | The Village of Baytowne Wharf

Uncork some fun in the sun this spring at The Sandestin Wine Festival! In its 34th year, the Sandestin Wine Festival is one of the most established and continuously running coastal wine festivals in the region as evidenced by its continued success; thousands know there's no substitute for this coveted four-day event that takes place in the charming setting of The Village of Baytowne Wharf at Sandestin.

Regarded as one of the top wine festivals in the country and known as the "Kentucky Derby of Wine Festivals," the festival offers wine aficionados a wide range of experiences!

The main events, the Grand Wine Tastings, showcase more than 500 domestic and international wines throughout the weekend. You'll enjoy the opportunity to talk to vineyard owners and wine makers about their favorite appellations in all varieties, styles and price ranges, and perhaps try something new. Treat yourself, family and friends to a gourmet experience courtesy of some of the best chefs on the Emerald Coast from your favorite local restaurants who pair delectable bite-sized appetizers with their current glass selections—the Savor South Walton experience! A new festival favorite, the Bub-



bly & Boozy tent, returns to the Grand Sandestin Lawn, featuring bubbles and specialty liquors. Local and regional music also set the vibe for fun days of discovery.

Join wine novices and connoisseurs to witness an event that has aged to perfection—just like a fine wine— one-of-a-kind seminars, wine dinners, grand wine tastings and popular culinary experiences. Benefitting the Fisher House of the Emerald Coast and Sandestin Foundation for Kids, purchase your tickets at sandestinwinefestival.com.

More Outdoor Spring Fun at the Village of Baytowne Wharf

**Wednesday Night Concert Series
March 10th - 31st, 7-9 p.m.**

Sit back and relax, and enjoy live entertainment as this series features both local and regional talent from a variety of genres on the Events Plaza Stage.

Live Music Schedule

March 10: Boukou Groove

March 17: Shenanigans

*As part of our St. Paddy's Day Delight Event

March 24: Forrest Williams Band

March 31: Will Thompson Band

**St. Paddy's Day Delight-
Paint the Village Green
March 17th, 6-9 p.m.**

Celebrate the Luck of the Irish featuring Carpenter Academy of Irish Dance and live music from Shenanigans!

**Bubbly Baytowne
March 18th, 5-7 p.m.**

Join us for an evening full of FREE champagne and sip and shop through the Village streets!

**This event is free and for 21 and up only. The Village will be open to the public during this event.*

**Vettes at the Village
March 20th, 10 a.m.-4 p.m.**

Area corvette clubs bring "America's Sports Car" to the Events Plaza, and these automotive icons will be shined to the max as they zoom into the Village streets. Be a part of the show and vote for your favorite style and model. To register please visit playgroundcorvetteclub.com/events.

**Sunday Cinema
March 21st: Onward,
7:15 p.m.**

**March 28th: Trolls World
Tour, 7:15 p.m.**

Grab a lawn chair or blanket and cozy up on the Events Plaza Lawn for a featured film.

**Monday Hydroflight
Shows**

**March 22nd - April 5th,
6:30 p.m. & 8:30 p.m.**

Enjoy shows from fly-board extraordinaire Ben Merrell over the Village lagoon as he soars to the sky and makes waves.

**Boomin' Tuesdays
March 23rd - April 6th,
6:30 p.m.-8:30 p.m.**

Enjoy singing and dancing with D.J. Mike Whitty in the Events Plaza. Then watch as we light up the night sky with a breathtaking fireworks show over the Lagoon at 8:30 p.m!

**Magical Thursday
March 25th - April 8th,
7-9 p.m.**

Captain Davy takes you on an adventure with two magic shows on stage!

All events are FREE to attend. Don't miss the fun!



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Cali's To Do In Destin! MARCH 2021

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Locals on the Harbor | 4pm | Boathouse Oyster Bar
Sip n Stroll Gallery Night | 5pm | J. Leon Gallery
Free Beach Bonfire | 5pm | Royal Palm Grille
Name That Tune | 6:30pm | Village Door Music Hall
Salsa Lessons & Social | 7:45pm | Bric a Brac
Karaoke Night | 8pm | Village Door Music Hall
Dueling Pianos | 8pm | The Palms Bistro
Latin Night | 9pm | Bric a Brac
..... 6

Farmer's Market | 8am-1pm | FWB Landing
Farmer's Market | 9am-1pm | Grand Boulevard
Concealed Carry Class | 10am | Emerald Coast Shooting & Sport
Hogs for Dogs Adoption Event | 12pm | Emerald Coast Harley Davidson
Karaoke Night | 6pm | Village Door Music Hall
Karaoke Night | 8pm | World Of Beer Destin
Dueling Pianos | 8pm | The Palms Bistro
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Beach Church Service | 7:30am | Crab Trap Destin
Bob Ross Day | 12pm | Enlightened Studios



Mac n Cheese Festival | 12:30pm | Destin Commons
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Karaoke | 7pm | The Palms Bistro
..... 8

Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Island Disk Golf | 6pm | Island Wing Company Destin
Music Bingo | 7pm | Pallet Bar and Grill
..... 9

Singo Music Bingo | 5:30pm | LuLu's Destin

Karaoke | 6pm | Enlightened Studios FWB
Trivia Night | 6:30pm | Village Door Music Hall
Music Bingo | 7pm | World of Beer
Game Night | 7pm | Landsharks Pizza
..... 10

Youth Climbing Club | 5:30pm | Rock Out Climbing Gym
Bonfire on the Beach | 6pm | The Bay
Free Concert Series | 7pm | Village of Baytowne Wharf
Open Mic Night | 7pm | Enlightened Studios
Rock'n Bingo | 7pm | Fat Boys Destin
Trivia | 7pm | World of Beer
..... 11

Karaoke Night | 6pm | Village Door Music Hall
Little Black Dress Ladies Night | 6pm | Palms Bistro
Dueling Pianos | 8pm | The Palms Bistro
..... 12

Free Beach Bonfire | 5pm | Royal Palm Grille
Name That Tune | 6:30pm | Village Door Music Hall
Salsa Lessons & Social | 7:45pm | Bric a Brac
Karaoke Night | 8pm | Village Door Music Hall
Dueling Pianos | 8pm | The Palms Bistro
Latin Night | 9pm | Bric a Brac
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Farmer's Market | 8am-1pm | FWB Landing
Farmer's Market | 9am-1pm | Grand Boulevard
Women's Climbing Circle | 9am | Rock Out Climbing Gym



St. Paddy's Family Party | 2pm | Harborwalk Village
Irish Pet Costume Contest | 3:30pm | Harborwalk Village
Karaoke Night | 6pm | Village Door Music Hall
Karaoke Night | 8pm | World Of Beer Destin

Dueling Pianos | 8pm | The Palms Bistro
..... 14

Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Karaoke | 7pm | The Palms Bistro
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Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Music Bingo | 7pm | Pallet Bar and Grill
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Florida Public Relations Assc Luncheon | 11:30am | Royal Palm Grille
Emerald Coast Women in Business | 5:30pm | Zoom
Singo Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Trivia Night | 6:30pm | Village Door Music Hall
Music Bingo | 7pm | World of Beer
Game Night | 7pm | Landsharks Pizza
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Youth Climbing Club | 5:30pm | Rock Out Climbing Gym
Bonfire on the Beach | 6pm | The Bay
Paint The Village - St. Paddys | 6pm | Village of Baytowne Wharf
Silent Disco Party | 7pm | Harborwalk Village
Open Mic Night | 7pm | Enlightened Studios
Rock'n Bingo | 7pm | Fat Boys Destin
Trivia | 7pm | World of Beer
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Bubbly Baytowne | 5pm | Village of Baytowne Wharf
Karaoke Night | 6pm | Village Door Music Hall
Little Black Dress Ladies Night | 6pm | Palms Bistro
Dueling Pianos | 8pm | The Palms Bistro
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CIC Charity Golf Tournament | 11am | FWB Golf Course
Free Beach Bonfire | 5pm | Royal Palm Grille
Sunset Celebration | 5pm | Harborwalk Village
Name That Tune | 6:30pm | Village Door Music Hall
Salsa Lessons & Social | 7:45pm | Bric a Brac

Karaoke Night | 8pm | Village Door Music Hall
Free Concert Series | 7pm | Village of Baytowne Wharf
Open Mic Night | 7pm | Enlightened Studios
Rock'n Bingo | 7pm | Fat Boys Destin
Trivia | 7pm | World of Beer
..... 20

Karaoke Night | 6pm | Village Door Music Hall

Karaoke Night | 8pm | Village Door Music Hall
Dueling Pianos | 8pm | The Palms Bistro
Latin Night | 9pm | Bric a Brac
..... 21

Farmer's Market | 8am-1pm | FWB Landing
Farmer's Market | 9am-1pm | Grand Boulevard
Vettes in the Village | 10am | Village of Baytowne Wharf
Mermaids & Pirates | 5pm | Harborwalk Village
Karaoke Night | 6pm | Village Door Music Hall
Karaoke Night | 8pm | World Of Beer Destin
Dueling Pianos | 8pm | The Palms Bistro
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Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Karaoke | 7pm | The Palms Bistro
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Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Music Bingo | 7pm | Pallet Bar and Grill
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Singo Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Trivia Night | 6:30pm | Village Door Music Hall
Music Bingo | 7pm | World of Beer
Game Night | 7pm | Landsharks Pizza
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Bonfire on the Beach | 6pm | The Bay
Free Concert Series | 7pm | Village of Baytowne Wharf
Open Mic Night | 7pm | Enlightened Studios
Rock'n Bingo | 7pm | Fat Boys Destin
Trivia | 7pm | World of Beer
..... 26

Little Black Dress Ladies Night | 6pm | Palms Bistro
Dueling Pianos | 8pm | The Palms Bistro
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Free Beach Bonfire | 5pm | Royal Palm Grille
Name That Tune | 6:30pm | Village Door Music Hall
Salsa Lessons & Social | 7:45pm | Bric a Brac
Karaoke Night | 8pm | Village Door Music Hall
Dueling Pianos | 8pm | The Palms Bistro
Latin Night | 9pm | Bric a Brac
..... 28

Farmer's Market | 8am-1pm | FWB Landing
Farmer's Market | 9am-1pm | Grand Boulevard
Easter Keg Hunt | 10am | Boathouse Oyster Bar
Karaoke Night | 6pm | Village Door Music Hall
Karaoke Night | 8pm | World Of Beer Destin
Dueling Pianos | 8pm | The Palms Bistro
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Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Karaoke | 7pm | The Palms Bistro
..... 30

Emerald Coast Classic at Sandestin | March 29-April 4
Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
Music Bingo | 7pm | Pallet Bar and Grill
..... 31

Singo Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Trivia Night | 6:30pm | Village Door Music Hall
Music Bingo | 7pm | World of Beer
Game Night | 7pm | Landsharks Pizza
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Bonfire on the Beach | 6pm | The Bay
Free Concert Series | 7pm | Village of Baytowne Wharf
Open Mic Night | 7pm | Enlightened Studios
Rock'n Bingo | 7pm | Fat Boys Destin
Trivia | 7pm | World of Beer

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Community

What's in Store for Spring Break 2021?

From the Okaloosa County Sheriff's Office

BY SHERIFF ERIC ADEN

Spring break 2020 was anything but normal, as the covid-19 pandemic sparked a ban on short-term rentals and limits on bars and restaurants.

This year's spring break runs from March 6th through April 25th, and although Okaloosa County doesn't market itself as a college spring break destination, it's typically a hot spot for

students from southern colleges and universities.

So, what does spring break 2021 have in store? Covid could again make things interesting.

"We're hearing that some



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colleges are cancelling spring break, but then what we're hearing from the students, because they're doing on-line classes, they're going to come anyway during that time," said Okaloosa County Sheriff's Office (OCSO) Lt. Jason Fulghum.

The OCSO is staffing spring break at the same levels as it traditionally does, with extra beach patrols on tap as well as a boost in the number of deputies on the roads. In addition, many area hotels and condos hire off-duty deputies for added spring break security at their properties.



Of course, Okaloosa County's marketing focuses on families with kids, but the OCSO is ready for whatever comes its way.

"The vast majority of our visitors come and have a wonderful time, then leave with great memories, and that's what we want for everyone," said Sheriff Eric Aden. "However, there will be consequences for that small percentage who don't act responsibly, endangering themselves or others."

Locals typically also know what to expect. Patience is always recommended.

"Most of our locals have been here long enough they know what spring break is like. And we'll be out there doing our

best to keep the peace and doing our best to keep everybody safe because ultimately that's our biggest concern, is making sure people enjoy their spring break but they do it lawfully and safely."

Lt. Fulghum says college students need to be smart in how they conduct themselves so they can have a good time without crossing the line.

For those who don't, the OCSO has a zero-tolerance policy, especially when it comes to underage possession of alcohol.

As far as covid-19 precautions, deputies will continue to wear masks and follow all CDC (Centers for Disease Control) protocols when interacting with the public.

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Northwest Florida State College

ONE Student, ONE Opportunity, ONE Possibility at a Time

Northwest Florida State College is transforming the economy of our region by providing the future workforce — **ONE STUDENT, ONE OPPORTUNITY, ONE POSSIBILITY** at a time.

One-half of the nation's undergraduates are served by the community college system, proving that state colleges provide a life-changing impact on our community. In 2019-2020, Northwest Florida State College served 9,238 students and conferred close to 1,600 credentials during our virtual commencement ceremony.

Did you know that for every person with a college credential, there are two who have none and that gap is increasing every day? The one thing we must do is encourage students to move from a high school diploma to a college credential to bolster individual earning power and positively impact the local economy.

What we do know is that grad-



Elliot Wyant

uates with associate's degrees and certifications are contributing to the economy sooner than those with a bachelor's degree. In many cases, our associate degree completers have higher salaries than workforce bachelor's degree completers in their first jobs. We are making that impact ONE degree at a time.



Nicole Vandembenden

There are numerous stories of resilience and persistence from our community. Here are a few of our students who are already experiencing transformational change in their lives.

When the real-life moment came, Elliot Wyant didn't hesitate to implement what he had just learned in class at North-

west Florida State College. The NWFSC plumbing apprentice was working for a local plumbing company when a customer asked to change out his plastic piping for copper.

After inspection, Wyant's work proved to be error-free and he said he looks forward to accepting more complex work assignments in the future. Wyant plans to complete both the plumbing apprenticeship and a follow-up program of home-building so he can obtain as many licenses as he can.

Former Air Force Combat Controller Dillon DeMers found a home in NWFSC's teacher education program. "No other school provides the same preparation, certifications and endorsements, all of which directly influenced my decision-making process. After graduation, I plan to pursue a graduate degree in psychology to better the lives of all the children in Northwest Florida."

Against the odds, Nicole

Vandembenden, mother to five children, is currently pursuing her Associate in Nursing degree on scholarship. Working around-the-clock, she has the drive to succeed in order to improve her family's quality of life.

Education is the ONE key factor in transforming the economy of Northwest Florida by providing the future workforce and closing the educational attainment gap — **ONE STUDENT, ONE OPPORTUNITY, ONE POSSIBILITY** at a time.

Enrollment for our Spring 2021 term is underway! Fast-track your education by signing up for NWFSC's 8-week mini-term beginning March 4. You can receive full credit in half the time. We encourage you to visit www.nwfsc.edu to learn more about our programs, or call 850-502-2895 to speak to one of our Student Success Navigators.

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 Community

Trends & Treasures

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Spring Has Sprung in a Variety of Flavors! Smallcakes Destin

USA TODAY listed Smallcakes as one of the “Top Ten Cupcake Places to Try” in



the country! Smallcakes at City Market not only creates award-winning cupcakes that wow judges and find their way to celebrities, it's like spring cupcake heaven on earth with flavorful frostings and a variety of new cupcake flavors for March! Many will take you to memories of childhood such as the Lucky Charms - Vanilla bean cake stuffed with mallo cream, marshmallow buttercream rolled in Lucky Charms cereal with a mallo cream drizzle! And if we're lucky, the Marble Cheesecake will be back this month. Or fit your flavor fancy, and request a custom order for, well, just about any creation you can think of! Then personalize with custom edible logos and images on gourmet cupcakes, custom cakes, mini cupcakes, birthday cakes, wedding cakes and tempting treats baked fresh with up to 18 signature flavors daily. There's even cupcakes in a jar and gluten-free options!

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will try to make your experience the best. When you walk out of a salon, your hair says it all! Sa-shaying out with a blonde sparkle, brunette curls or a gorgeous blonde blend plus extensions will give you envious texture for the outdoor spring weather! Styling, makeup, color, a pampering facial, kinesiology or even a therapeutic massage will add to your mighty spring makeover. Pure and Couture Salon's team of stylists listen to what YOU want your hair to look and feel like and work with your skin tone, face shape, lifestyle and budget. And the talented team also holds certifications in oncology, pregnancy, sports and medical massage with a mission to provide quality care, resolve specific conditions and assist in improving quality of life for men and women of all ages—PURELY SPRING BEAUTIFUL!

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Hippity, Hoppity, Easter's on its Way!

Frill Seekers Gifts and Personalized Fabulous Finds

Warmer weather is here and the Easter bunny's arrival is near! Yippee, Easter is Sun., April 4, and the Frill Seekers Gifts creative team invites you to HOP into the shop for personalized treats and treasures from Easter baskets and bags



to spring-themed custom gifts for kids, parents, grandparents and teachers. Festive options include basket name tags in the shape of bunnies or chicks, to monograms or names, to make the ones you love smile. Surprise your friends and family members with a special personalized gift that they can use to enjoy the holiday and as they entertain all year long, such as a charcuterie board with the family name or monogram engraved on it or a set of custom engraved wine glasses with the family name. If you celebrate Easter at a friend or family's home, it's a Southern tradition to bring along a “hostess gift,” a small token of appreciation. Our tea towels, blessing beads, a set of stationery or monogrammed tote bag, make the perfect gift. For hostesses, Frill Seekers can create a menu and letter place cards to make your table memorable. Personalize & customize! Hop to it! Shop online at FrillSeekersGifts.com or visit City Market Bayside in Destin. For the latest, greatest entertaining ideas, follow Frill Seekers Gifts on Instagram and Facebook.

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A New Season, A Healthier You! Healthy Coast Meals



Spring into a healthier you this season. Your healthy coast meal is already ready and waiting for you—easy breezy. And will give you more time with your family and friends instead of cooking! Your Grab-Ngo location at City Market is open and stocked with staple meals, specials, breakfast items, gluten-free meals and protein doughnuts! Stock up on nutritious meals ready to eat in just two minutes! Clean eating is simple! Healthy Coast Meals are made with all-natural, whole ingredients. All meals are prepared in a licensed commercial kitchen and sold fully cooked. All you have to do is heat and eat! Eliminate the inconvenience and stress of planning, shopping, cooking and cleaning. Select weekly “Healthy Gourmet” specials or the eight popular staple meals! Or select one of the packages and Healthy Coast will choose for you! Your meals are made fresh to order with clean, healthy ingredients. So, you know exactly what you're eating, whether you're trying to maintain your existing health, lose weight, build muscle or get fit.

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Community

From Destin Mayor Gary Jarvis



team members the guidance for current and future initiatives and projects that also focused on protecting and enhancing our Destin brand.

The Destin City Council's #1 objective has been an extremely bold beach acquisition initiative. We started with a \$2-million-dollar commitment by our City Council and now have over \$22 million committed, most of the acquisition funding coming from tourist tax dollars. We acquired two beach parcels with a third parcel in the works to expand the Shore at Crystal Beach Park. We continue to work with the Trust for Public Land to acquire additional Gulf-front prop-



Throughout this past year, amidst a Pandemic, our Destin Team has worked together to create a vision for this City, and this vision became an ambitious strategic plan for 2020, providing

erty. Additionally, we continue to seek external funding sources for future acquisitions that will be forever entrusted for public use. I am thankful for the partnerships between the City of Destin, Okaloosa County Board of County Commissioners, Okaloosa County Tourist Development Council and the Trust for Public Land.

The **Information Technology, Community Development, and Code Compliance departments** have been working to implement COMPASS (COMmunity Permitting And Support System). This EnerGov system is on target to go live in early 2021 and will provide operational transparency to customers and the public. COMPASS will allow our customers access to a self-service portal to submit digital applications online and view the status of applications as well as the results of building

inspections, thus, eliminating the need for customers to submit paper applications and plan sets.

In March of 2020, we hired a projects/grants/and contracts manager to streamline how we manage city projects by creating a project review team that oversees the city's grants and contracts and will manage roughly \$41 million dollars in external funding the next few years.

Daily, our city clerk staff assists citizens with their needs, responds to a significant number of public records requests and works with IT to allow us to continue to virtually host many of our public meetings in the COVID-19 world.

The **Finance Department** is building a financial system that will drastically improve how we are able to plan, process and deliver services to our internal and external customers and provide

transparency for our residents. Our finance director and staff are working hard to align our budget process to work in harmony with our strategic goals and objectives.

In 2020, one of **Human Resources (HR)**'s greatest challenges was keeping our staff safe during this Pandemic and to keep the City open for business. They accomplished this by developing Business Operations Guidance & Telecommuting policies to assist in preventing workplace risk and exposures due to COVID-19, which helps the City keep our medical costs low and our workforce healthy.

Our **IT Department and Public Information Office** continues to keep the public informed and have been instrumental in the unveiling of the City's new and improved website.

The **Community Development Staff** accomplished two of the major strategic goals of the City Council. First, they successfully completed the alignment of the City's Comprehensive Plan, Future Land Use Map (FLUM), and Zoning Map. Second, they have completed the preparation of the City's Wayfinding Master Plan – which is the cornerstone of City Council's strategic goal of creating the Destin Brand.

Continued on page 42

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The Market is HOT!

Going Once, Going Twice...Sold! Congratulations!



BY GAIL PELTO

Have you thought about selling your home in the near future? Then I am here to tell you, **“don”t wait!** Right now, sellers are garnering top dollar for their property, but how long will it last? Wish I could tell you a specific date. However, my crystal ball is currently in the shop. Darn!

So, why should you sell now?

- Right now, 1000 people per day are moving to Florida, and they gotta live somewhere.
- Our housing inventory for single family homes is short, which means:
- We have more buyers than sellers.
- Properties are not staying on the market long.

- Many are getting multiple offers.
- Sale prices are being driven **above asking price** (and how cool is that?)
- Interest rates are still extremely low, which means:

There are more buyers that can afford more house—as little as ½ a point can be the difference in buying your home vs. one that’s less expensive.

When interest rates go up, the buyer pool is apt to shrink. Will interest rates go up? Probably.

Once the market shifts, and historically it always does, prices could flatten or even come down.

Do you know anyone who waited back in 2008 for the market to get hotter and then got burned? Listen people, you gotta **strike while the iron is hot! Supply & demand is in the seller’s favor!** FYI: The last two listings I sold were under contract in less than one day and before the buyers even saw them; that is how hot the market is!



Is now the right time for you?

- Yes, if you’re down-sizing.
- Yes, if you need to move within the year.
- Yes, if you’re upsizing and want to take advantage of the low interest rates.

Yes, because Spring is a great time to sell and well, it’s pretty much... Spring!

“So, Gail, YES, I want to sell. **What do i do next?**” E-Z, P-Z ... 5 steps!

Decide why you want to sell, where you’d love to go, and ideally what type of home you would like to purchase. Then...

Consult with a great agent (ME!) and folks, not just any agent, a Market and Marketing Expert. I know, I know, there are

thousands of agents. I mean, I work with them daily. However, I don’t know what they do to market and sell homes. I do know what I do and I “guarantee,” in writing, what I do! But that’s just me! Then...

Get your house ready to sell. People buy what they see! So, if you want to make the most money, then your house needs to look good...curb appeal, cleanliness, broken stuff fixed; remember that eye appeal = buy appeal. Then...

Determine how you will purchase the next home (cash or lender financing) with your agent, which would be ME, I hope. I’ll hook you up with my very best financing team. Keep in mind that we must be ready to strike when a great opportunity comes your way and having the financing ready will give you the edge when and if you’re competing with others!

Now, relax! Because you took care of 1-4 and because I’ve got YOUR back and all of the details in between—you’re cov-

ered! Stress free, well maybe a bit, but, really? It’s E-Z, P-Z!

So, that’s it! The market is great! Rates are low! It’s a great time to take advantage to sell and buy! I’ve got your back! Boy, it’s perfect...isn’t it? And it will be (if I have anything to do with it!).

One last thing: If now is not that time to sell, that’s ok. You might want to consider just buying a great investment property for yourself and your legacy. I wrote a series on the A.C.E.S. of Real Estate Investing. Pop me an email or call me and I’ll get it over to you. My number is 850-374-0454 or email is [gail.pelto@kw.com](mailto:pelto@kw.com)

Thanks for your time. Please pay this forward to any friends, family or colleagues.

Gail Pelto is a full-time real estate agent with Keller Williams and a board member with both the Mattie Kelly Arts Foundation and The Rotary Club of Destin. If you have questions about real estate, call her at (850) 374-0454.

The Market is HOT!

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 Community

Destin – FWB Airport Welcomes a New Airline

The Destin–Fort Walton Beach Airport (VPS) announced the new air service carrier Southwest Airlines to its flight lineup, with service beginning May 2021. The carrier's initial flight schedule for the region is now available for purchase on Southwest.com.

“Our arrival in these communities with daily service also ushers a new flexibility and everyday affordability for local

travelers flying Southwest for fun, family or work.” said Andrew Watterson, Southwest Airlines Executive Vice President & Chief Commercial Officer.

New routes will begin operating on May 6th with one-way fares to Nashville, TN (BNA) three times a day with fares as low as \$69, Dallas, TX (DAL) once daily with fares as



low as \$69 and Baltimore, MD (BWI) once daily with fares as low as \$79. Additionally, service

to Chicago, IL (MDW) once daily will begin June 6th with fares as low as \$79. The summer travel days are fast approaching, and these routes will be beneficial for many traveling to and from the panhandle of Florida.

“The daily direct service will bring enormous economic impacts and provide great travel options for our com-

munity and businesses,” said Airports Director Tracy Stage.

“Today we celebrate the economic impact that Southwest Airlines will bring to Okaloosa County and recognize the work to make this partnership possible by Airport Director Tracy Stage, the entire VPS staff and our Aviation Governing Board” said Chairman Carolyn Ketchel, Okaloosa Board of County Commissioners.

Cajun Crawfish Bash is Back!

The 8th Annual Cajun Crawfish Bash will return this year to The Towne Centre at Seascap with co-host, Mezcal Mexican Grill on Friday, May 7 from 5:30 - 9 p.m. Event proceeds benefit Food For Thought, Harvest House, Boys & Girls Club of the Emerald Coast, Mattie Kelly Arts Foundation's community outreach initiatives and The Rotary Club of Destin Scholarship Fund.

“The open-air venue at The Towne Centre at Seascap pro-



vides a spacious outdoor event plaza ideal to capture the famous Louisiana expression, Laissez les Bons Temps Rouler. The Destin Rotarians are totally engaged in this fundraiser to help four local

charities whose initiatives are a perfect fit for the club's mission of eradicating hunger and educational outreach to empower populations serving youth, special needs and wounded soldiers in our community. In addition, this event will also support the Destin Rotary Scholarship Fund to deserving high school graduates,” said Club President, Clayton Hicks.

Back by popular demand is Fais Do-Do Band performing their unique genre of zydeco

music. Integrating a blend of R&B, soul, brass band, reggae, hip hop, ska, rock and Afro-Caribbean, you are guaranteed to be dancing!

This event is suitable for families of all ages and open to the public. Fresh crawfish from Louisiana will be dished up with the traditional potatoes, sausage and corn on the cob. For those who don't crave crawfish, there will also be grilled hamburgers, hot dogs and rotisserie chicken prepared fresh on-site.

Tickets are now on sale for \$30 per person for a large flat of crawfish and fixings, \$50 for All-You-Can-Eat crawfish and fixings, and \$15 for children or a non-crawfish meal; kids age three and under are free. Day of event, tickets are \$35 per person. Reserved tables for 10 people (including 10 regular crawfish tickets) are available for \$500. Tickets can be purchased in advance from a Destin Rotarian, or online at www.DestinRotary.com.

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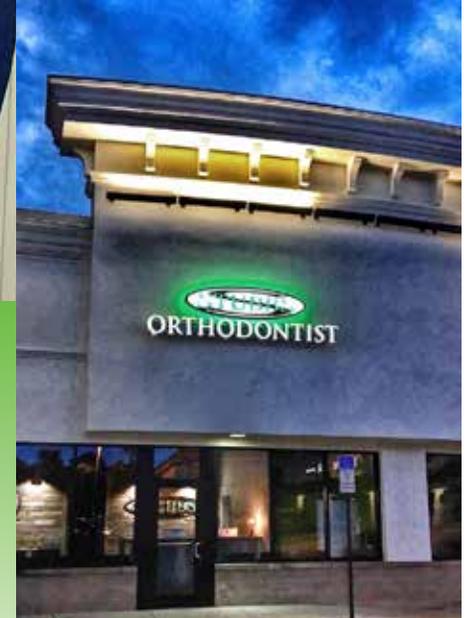
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Our daughter just completed her second phase and had her braces removed today, what a milestone!! This experience has been amazing. We love Dr. Stubbs and her staff. Always friendly and always went above and beyond for my daughter's comfort. ~ Micha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

 Community


BY CJ LYDON, SENIOR LIVING COMMUNITY ADVISOR

This issue we will be making the distinction between WHAT a nursing home (Skilled Nursing Facility or SNF) is and that of an Assisted Living Community (ALF) and Independent Living/Senior Apartment Complexes (IL). The vast majority of adults think that Independent Living, Assisted Living Communities and Nursing Homes are the same thing or very similar. However, there are many differences between them.

A **Skilled Nursing Facility** (nursing home or SNF) is usually a place of temporary residence for individuals who require extensive skilled nursing assistance with the activities of daily living (ADL's). Their patients are mainly elderly who

have physical and mental limitations. They offer physical, speech and occupational therapy as rehabilitation services. These are usually focused on short-term recovery using the above listed therapy services.

Some patients may need to stay in the SNF for several weeks or more. They are discharged once the care team and family meet to discuss the progress and prognosis of the patient. This meeting can include the Director of Nurses, therapists, social worker and family. Many times it is determined that returning back to their personal home or previous living arrangement is not a safe or viable option. The social worker/case manager will then recommend a reputable Assisted Living Community that has been operating in the area for several years and one that has a tenured staff.

SNF charges are often covered by Medicare for 20 to 100 days for those who require their services after at least three consecutive days of hospitalization. They are also licensed by the state and are subject to the laws

and regulations of that state. Not all SNF's offer the same services.

Some questions that you may want to ask in regards to selecting the appropriate Skilled Nursing Facility:

- Do they offer both short & long term stays?
- What types of insurance do they accept? Are they Private Pay?
- Do they offer services for those diagnosed with dementia or Alzheimer's and if so, are they house in a secure area?
- How many beds are in each area of care?
- What types of therapy/rehabilitation services do they offer?
- What is the average age of their patients?
- What is the ratio between staff and patients?

An **Assisted Living Community** (ALF) is currently considered the best option for seniors to "age in place." This type of community offers its residents a host of services to make use of as they age or their health and mobility decline over time. Residents have opportuni-

ties for planned social engagements, activities, transportation services for shopping, offsite entertainment and dining options, basic services such as all meals, laundry and linen service and housekeeping. They offer assistance when needed for activities of daily living, medication management and more. They usually have a physician on site, 24/7 medical staff and care givers as well as the coordination of services by outside health care providers (therapy, hospice, health aide).

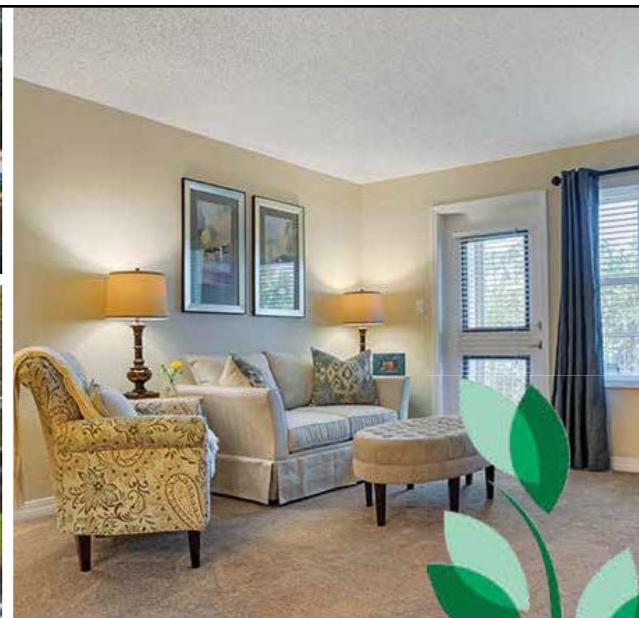
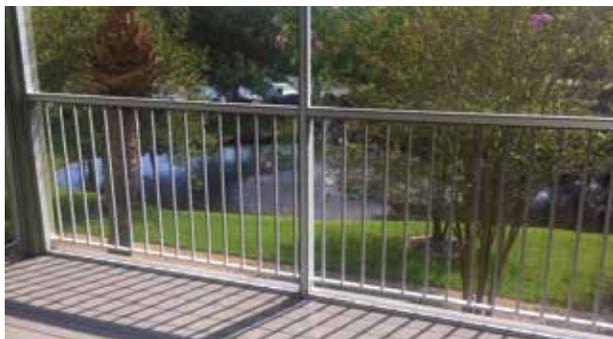
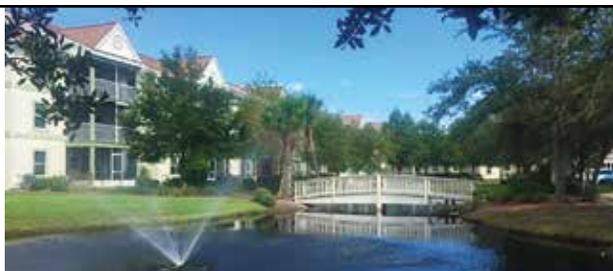
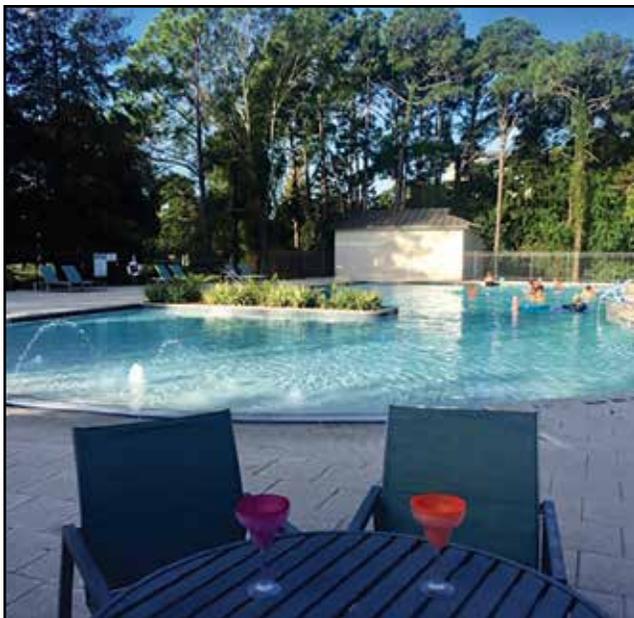
Usually the family members are looking for a safe environment for their parent/loved one to move to where they won't have to move again (age in place). This is where an Assisted Living Community is often suggested because they have the medical staff and license to provide the necessary care while still promoting dignity and independence for as long as possible. When more care is needed, they are able to bring in the services needed as mentioned above.

Often seniors themselves will start their search for an Assisted

Living Community when they are still independent and not in need of any care. However, they know at some time in the future they may or will need that additional medical care/assistance and don't want to be trying to navigate the search then when they are in immediate need of care. The sooner the plans are in place for their forever home, the better. Many residents will live in their apartment for well over a decade. The more the apartment feels like their previous home the better for most folks. There are only a couple Assisted Living Communities in the Panhandle that offer the full apartment experience with their own kitchen, spacious living rooms and bedrooms. There is even a community nearby that offers private screened in patios so the residents can enjoy the lovely weather we have here.

Another option that you will want to look for in a community is its ability to care for seniors with cognitive/memory issues or those diagnosed with Alzheimer's. Unfortunately, residents

Continued on next page



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Have you reached the point in your life where you're ready to leave the housekeeping, laundry and daily chores to someone else and enjoy life? Then Brookdale Destin is the place for you. Our assisted living and memory care community is located on Florida's Emerald Coast, a tourist destination known for its white beaches and emerald green waters. It's convenient to shopping and restaurants, and there's not a chore in sight.

As a resident you can jump into a busy social calendar and a life of leisure and independence while still receiving the personal assistance you need. Should your needs change over time, and you require memory care, you have the assurance of knowing you can remain here. You and your family will have peace of mind knowing that we have trained staff on-site 24 hours a day, seven days a week.



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Something New?

By DAVE SAVIOLA,
ARBORBROOK CONSULTANTS

Have you noticed the incredible uptick in digital media and information from folks the last couple years? This pandemic just seemed to accelerate the flow of information in an incredible way. I never knew there could be so many “best-selling authors,” but my social media feeds and email accounts are full of messages from these folks espousing how their technique, method, product or service are the best thing since sliced bread. Almost all are “authors, speakers, best-selling this, #1 of that.”

I’ve noticed another trend: more and more of these messag-

es seem to start with “stop doing this,” or “you’ve been doing that all wrong.” Granted, some of these are rooted in truths I see that will greatly benefit society like spending more time in relationships and always being kind. However, most of these ideas are set out to convince you that said service, technique, method or product is finally the answer you are looking for.

I want to encourage you today that despite all this noise, there still is only one source of complete truth, and you need look no further. Even better, you can still participate in digesting a “best seller,” because The Bible is by far the best-selling book of

all time. Here is a short snippet from one of its authors:

“Generations come and generations go, but the earth never changes. The sun rises and the sun sets, then hurries around to rise again. The wind blows south, and then turns north. Around and around it goes, blowing in circles. Rivers run into the sea, but the sea is never full. Then the water returns again to the rivers and flows out again to the sea. Everything is wearisome

beyond description. No matter how much we see, we are never satisfied. No matter how much we hear, we are not content. History merely repeats itself. It has all been done before. Nothing under the sun is truly new. Sometimes people say, “Here is something new!” But actually, it is old; nothing is ever truly new. We don’t remember what happened in the past, and in future generations, no one will remember what we are doing now.”

ArborBrook’s calling is to help people with the resources God has given them, but to do a remarkable job in that we have to go way beyond money. Sounds complicated and time-consuming, and it can be if we are like the wind swayed this way and that every time it changes direction, but if we just put our thoughts and actions to the test against timeless biblical truths, our success is guaranteed.

LIVING

continued from previous page

may develop memory issues and might no longer be safe in their own apartment in an ALF. When this situation arises, the Health and Wellness Director of that community will discuss with the family that the senior be moved to their “secure community” designed for those with memory issues. The best situation for this transfer is if the Assisted Living Community where they are currently at has an attached secured Memory Care Community to transfer them to. This would be in a separate building that has 24/7 security and monitoring, but yet still in the same complex. This way the resident and family members are simply just “moving down the hall” so to speak and the familiarity with the staff and processes remains intact.

Some questions that you might want to ask in regards to selecting the appropriate Assisted Living Community/Facility:

- How many apartments do you have at your community?
- How many different floorplans do you offer and what are their square footages?
- Do the apartments have full kitchens, private patios and or yards?
- Do you allow pets?
- What are the activities and programs for the residents and when can family join in?
- How long have you been open at this location and how many years has the staff been employed here?
- What is your Basic Service Rate and what does that include?

- Who is the owner of the Community and how long have they been in operation?

An **Independent Living & Senior Apartments** are complexes for residential units for seniors 55 and older. The important fact to know is they do not offer any medical services. So, if the resident needs any care they are on their own to secure the needed services (if they fall, cut themselves, need an ambulance, etc.). When they do need care on a regular basis, they will need to move to an Assisted Living Community or possibly a Skilled Nursing Facility.

Some questions that you might want to ask in regards to selecting the appropriate Independent Living complex:

- Do you have partnerships with outside health providers when I need them?
 - What is your protocol if a resident is no longer safe to stay in your community?
 - How often does your staff do a wellness check on the residents?
 - What happens if a resident has memory impairment and they leave the community by themselves?
 - How many apartments do you have and how often do residents need to move out?
 - What types of activities or meal service is included in the monthly fees?
- So, as you can see, each type of living arrangement is quite different. Contact me to ask any specific questions or get more information about the right Senior Living situation for you or your family.



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 Community

Your Roof Age and Insurance Challenges!



By VICTORIA OSTROSKY

“This can’t be right!” Mark exclaimed. “Please tell me this is a joke.”

“I wish I had better news for you,” replied Anne. “The insurance market has gone through some significant changes over the past 12 months.”

“But I don’t understand. This house isn’t that old and it’s in great condition. Why would the premium be this high? Isn’t there another carrier you can try?”

Anne sighed. She had been

doing that a lot lately. She didn’t like giving unpleasant news to her customers. Finding the best rates and coverages was her thing.

“Maybe I can shed light on why rates have gone up so much,” Anne said.

Anne put on her instructor hat and shared with Mark the factors driving premiums up and what he could do about it. People all across the country dream of living in Florida, the Sunshine State. But as those who actually

live here know, hurricanes are a bit of a pain. Hurricanes Irma and Michael in particular, then Sally last year, caused severe and catastrophic damage to large swaths of the state, which translated to many millions paid out in claims.

Whenever large disasters occur, carriers compile new data and make decisions on changes to underwriting guidelines going forward so they can remain solvent and profitable. The reinsurance companies do the same. Even the estimated \$50 billion in storm damage across Texas will impact insurance rates in our state.

One thing carriers discovered was that roofs, shingle, tile, and metal, didn’t hold up as well as was calculated and anticipated. Based on the new data, almost every carrier revised their underwriting guidelines regarding roof age. Shingle roofs older than 10 years, and tile roofs and metal roofs older than 15 years are now ineligible for coverage on new business for the majority of admitted carriers.

Wind mitigation inspection report findings can often help offset some of the hikes by getting credits for recognized characteristics when they’re available. For homes built in March 2002 and later, admitted carriers automatically apply several credits, but for older homes, or homes with newer roofs, a wind mitigation inspection report can often make a premium more affordable.

Wind mits (as they’re referred to in the industry), look at six separate items regarding your roof.

- Roof covering and age with roof permit for verification
- Roof deck attachment – how close is the nail spacing and length of nails
- Roof to wall attachment – hurricane clips, toenails, straps or bolts
- Roof geometry – is the shape hip, gable, flat or combination
- Secondary water resistance – yes or no to barrier installed before the roof material
- Hurricane opening protection – does it have shutters, impact glass or coverings and if so, what kind

Ideally, you would have all six credits. That would mean your roof is 2002 or newer (FBC



credit), the closest nail spacing/length of nails, hurricane clips, hip roof style, secondary water resistance, and hurricane opening protection.

The house Mark had gotten a quote for was built in 1999 and still had the original tile roof. The inspector sent Anne a copy of the wind mit, and once she was able to apply two credits, the premium dropped down considerably, although it was still high compared to what it would have been a year ago.

Realtors’ offices ask Anne to speak to their agents on occasion about the insurance industry, so she took notes for her upcoming talk to mention these same scenarios. She hoped to encourage her Realtor friends to educate their sellers and buyers so that the selling and buying process would go more smoothly. Making a new roof part of a purchase agreement negotiation could help seal the deal from an insurance standpoint.

If your home’s roof is older and you’re thinking of selling, you may want to get some estimates for roof replacement. If you’re a buyer, keep in mind that the roof age will be a large factor in calculating your insurance premium.

Insurance Zone, founded by Joe and Lea Capers, is a full service commercial and personal lines insurance agency serving Destin, Miramar Beach, Niceville, Freeport, Santa Rosa Beach (30A) and Inlet Beach. Visit their Video Library on www.ins-zone.com and watch several informative videos, including Annual Insurance Review, or call 850.424.6979. Victoria Ostrosky, author of this article, is a Personal Lines and Life Agent/CSR with IZ.



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Meet our Local Pro: Byron Beplay with Coastline K9

“The dog thing found me,” said Byron Beplay of Coastline K9, a business that trains dogs and also provides world-class protection dogs for family and other needs. “But we’re not your average protection dog company,” says Byron. “Our leadership team is made up of special operations K9 handlers who have trained and utilized protection dogs in some of the most dangerous and demanding circumstances ever.” He says because of that, the team understands the importance of security and protection in ways that many have never experienced.

In fact, Byron, a local who grew up in Destin and Pensacola, joined the military in 2001 and served our country as a Special Ops Army Ranger. While serving, he participated in the Iraqi and Afghanistan invasions, risking his life to protect ours, as do so many others.

In 2009, he returned home as an instructor and taught a pre scuba dive course for the Army’s Special Ops Special Forces Combat Dive School on Eglin Air Force Base. Since then, Byron has worked as a contractor, an underwater welder, and in the medical field’s emergency services. “Now, I’ve found another purpose with training these dogs that help so many,” says Byron.

And Byron is no stranger to helping people. When Hurricane Michael hit Panama City and Mexico Beach, he sprung into action. On foot and with

only a rucksack, he began rescuing people from the rubble. The next thing he knew, he was coordinating rescue efforts by helicopter, and soon the total monetary aid he implemented reached 3.5 million dollars.

In addition to managing the local Coastline K9 business, Byron volunteers delivering medicine, medical care and aid to some of the world’s most dangerous places through the Global Surgical Medical Support Group (GSMSG). He takes former military Special Ops Veterans, (1000 members from all branches of the military) and coordinates going into war torn countries to teach tactical combat casualty care. He also leads military teams of nurses, doctors and surgeons that render medical aid and who all volunteer their time in service of others. “In a world that is very inhumane where I’ve witnessed so much destruction, I want to bring a little humanity,” says Byron. For this Army Ranger who deployed 15 different times, he feels it’s an honor to serve others and in turn honor those who made the ultimate sacrifice.

“That’s why dog training is such a perfect fit,” says Byron. “Anything can happen to anyone, and we train our dogs to handle it. That gives me a lot of satisfaction and also utilizes my experience and knowledge.”

Byron says the majority of the K9s are imported from Europe, where the world’s best K9s have been bred for decades.



“We hand-select the pedigree for excellent temperament—a balance between being loving,

loyal and protective—and security attributes to perfectly suit an owner’s personality, lifestyle and protection requirements.”

Byron and his partner, Trent McDonald, a well-known veteran dog trainer, expanded Coastline K9 to our area. The business originated in Naples by partner Erick Innis, also founder of the RESCUE 22 Foundation 5013(c). Erick served as Special Operations K9 Handler with his teammate, a Veteran Military Working Dog named Rex. The two served two combat tours together throughout Afghanistan during Operation Enduring Freedom. After military service, Erick began training law enforce-

ment canines in both the U.S. and Internationally as a civilian.

Coastline K9’s are sourced from its partners in the UK, Holland, Belgium and Ireland. “We rigorously assess all prospects for the qualities and attributes that will perfectly suit your needs,” says Byron. Once approved, training begins. When training is complete, your new companion is transported to you anywhere in the continental U.S. and your trainer will spend 3-4 days with you providing hands-on, specialized training.

You can visit coastlinek9.com or give Byron a call with any questions at (850) 307-7771.



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 Environment



BY CHRIS BALZER, ECES
If we could go back in time

The Year Was 1797

ENERGY TIPS

by Emerald Coast Energy Solutions

to 1797, we would witness John Adams become the 2nd U.S. President, the first ship of the U.S. Navy, the frigate USS United States being commissioned

and the first washing machine being invented. Yes, the first washing machine, a simple tub and ridged board was used to wash clothes. Now, fast forward 224 years and some of you knew who our 2nd President was and some of you knew the date of our first commissioned Navy ship. I'm going out on a limb and guessing no one knew when the first washing machine was invented, but we all use one today and it has become an appliance used as often as several days a week or several times a month. So, what do washers and dryers have to do with energy savings? Washers and dryers are among the costliest appliances to operate, so it's worth taking steps to reduce energy use while using them.

Here are some things you can do to save in the laundry room and reduce wear and tear on clothes.

Wash with cold water. Using cold water instead of hot can cut a load's energy use by



more than in half. Many detergents clean just as well in cold as they do in warm or hot. So save the hot water for your shower.

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

Dry right-sized loads for your machine. If the dryer is too full, it will take longer for the clothes to dry. Loads that are too small can also take longer to dry, plus you spend more per item when running the dryer to only dry a few things.

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

Switch loads while the dryer is warm. This allows you to use the remaining heat inside of the dryer for the next cycle.

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

Use the high-speed or extended spin cycle in the washer. This will remove as much moisture as possible before drying, reducing your drying time and the wear on your clothes from the high heat of the dryer.

Use lower heat settings in the dryer. Even if the drying cycle is longer, you'll use less energy and be less likely to over-dry your clothes.

Dry towels and heavier cottons separately from lighter-weight clothes. You'll spend less time drying the lighter-weight clothes.

Check with your utility company on time of use rates. Utility companies offer reduced kWh rates everyday called off peak times, almost by half. Check with your utility company when off peak hours are and use high demand appliances—washers and dryers, pool pumps, dishwashers and sprinkler pumps—during those times, saving you money.

Chris Balzer is founder and president of Emerald Coast Energy Solutions, a Smile Provider Company. ECES provides smiles to its customers after installing high energy efficient products, increasing comfort and lowering energy bills. For more information on how to save this summer 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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Why Price Shouldn't be the Key Factor in Choosing a Roofing Company

BY ERIN BAKKER,
SPECIALTY ROOFERS

With the cost of residential roofing, many people start out thinking that it's a good idea to look for the cheapest possible company. Unfortunately, this typically results in a substandard job that will end up costing more due to the need for repairs or even the premature failure of the entire roof. If the roof lasts less than half as long

as it should, the total cost over the years is more than twice as much as a properly-done job would have been.

There are a few reasons cheap roofing doesn't last. The most obvious is the grade of materials used. A high-quality roofing system with a decades-long warranty will last the longest, but it isn't cheap. Instead, it is priced as most would expect for things that won't fall apart soon.

Therefore, a roofing company won't be able to offer a deep discount if they are using materials that will actually stand the test of time and weather.

Next, a high-quality roofing company will use more fasteners to attach shingles and underlayment. While the price of a single nail might be negligible, this adds up when there are thousands of nails involved. Not only that, the labor costs go up sig-

nificantly when a large number of fasteners are used, because it takes longer to put them all in.

The reason you should care about the number of fasteners is simple: More nails makes your roof more wind-resistant. You definitely want a lot of fasteners so a freak windstorm won't take your residential roofing into your neighbor's yard.

For these reasons and more, you should consider your new



roof to be an investment in your home. Always for the highest quality you can afford.

Now's a Great Time To Consider Solar Options!



BY GINA WEIDIE

Now's a great time to consider solar options! U.S. solar installation cost decreased by roughly 70% during the past 10 years. In this past year alone, the residential market saw a 5% percent decrease in cost. Solar has now evolved from a cleantech commodity to a sensible home upgrade that many in our community are researching and considering. I believe,

having solar panels installed on your roof is one of the smartest decisions you can make.

After all, solar can potentially drastically reduce or even eliminate your electric bills, earn a great return on your investment, protect against rising energy costs, increase your property value, boost U.S. energy independence, create jobs and help our local economy, protect the environment, demonstrate your commitment to sustainability, and, if you're a local business, increase employee morale and help you stay competitive.

Our area's weather even

makes it a smart choice. According to Northwest Florida Beaches International Airport, for roughly nine months during the year, from September to June, the sky is clear, mostly clear, or partly cloudy 66% of the time, and overcast or mostly cloudy only 34% of the time. That means a lot of sunshine on average!

So, I'm here to help you. First, saving costs on your electric bill is not just part of our mission — it's the reason we exist. We partner with more than 150 brands, companies and lenders to provide the low-

est pricing available in the U.S. guaranteed.

Second, our foundation is based on two basic elements: education and transparency. Warranties, performance guarantees and insurance are provided with each of our brands and presented before any decision.

Third, we maintain the utmost quality. Our nationwide network of best-in-class solar partners connects you to the right provider for YOU, hand-picked, with strict requirements of proven track record both in excellence and customer reviews.

Continued on page 33

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*"I'd put my money on the sun and solar energy. What a source of power! I hope we don't have to wait until oil and coal run out before we tackle that."
— Thomas Edison*

 Lifestyle

Kolter Homes Announces Successful Opening of NatureWalk at Watersound Origins

Kolter Homes, a leader in developing master-planned communities in the Southeast, reported 55 sales generated during the VIP Preview of its latest new home community in Walton County. Interested home shoppers who registered as a VIP on Kolter Homes' interest list were invited to preview NatureWalk at the Watersound Origins® community for a two-week period beginning in late December. Of those who visited, over 50 VIPs purchased a new home in this gated community prior to the official public opening scheduled for this month. The property is located within the Watersound Origins community by The St. Joe Company, directly off U.S. Hwy. 98, less than two miles from the famed Scenic Highway 30A corridor between Panama City and Destin.

"Our team, the professionals at St. Joe, and everyone involved put tremendous effort



into bringing NatureWalk to the Watersound Origins community," said Kolter Homes Community Director Todd Schermerhorn. "The experience Kolter has gained over the last six years in this market gives us a deep appreciation for what new home shoppers are looking for. We are excit-



ed for these founding residents to experience and enjoy all NatureWalk will offer."

St. Joe officials see the addition of NatureWalk as a valuable complement to the Watersound Origins community. "The Watersound Origins community has been a highly sought-after neighborhood for a wide variety

of homebuyers," said Bridget Precise, Senior Vice President of Residential Real Estate for The St. Joe Company. "NatureWalk and the homes that are being built by Kolter Homes will provide another option for those looking to move into a great new home and experience the lifestyle of the Watersound Origins community."

Recreation and lifestyle plans for this new community include a resident-exclusive social center with fitness center, pool, tennis, pickleball, event lawn and more. NatureWalk residents also have access to the Watersound Origins community's amenities including Origins Golf Course, Lake Powell and fitness facilities.

A total of roughly 460 new homes are planned to be built within the gates of NatureWalk. There are fourteen fresh floor plan designs to choose from, ranging from 2- to 5-bedrooms and priced from the \$400s. NatureWalk homesites offer either preserve and/or water views to maximize comfortable backyard living. All homes include Kolter-quality features and exceptional partner products with an on-site Design Gallery to select personalization and finish options. To learn more visit naturewalkwatersound.com.



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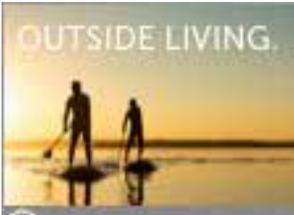
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Boathouse Oyster Bar

Destin's best kept secret—it's where the locals go with live music every night! 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! 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.

SPECIALS

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LIVE ENTERTAINMENT DAILY. See ad for bands and

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proved entrées while you listen to some lively tunes, dance or sing along. There's something for everyone!

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Café Destin

Having reopened in September under new ownership, Café Destin offers an expanded menu serving breakfast staples such as pancakes, waffles with Nutella, omelets, Eggs Benedicts, biscuits & gravy and more. For a lighter take, they also have a variety of Fancy Toasts (avocado, salmon and more) along with pastries and muffins. For lunch, choose

from a variety of burgers, sandwiches and salads. You will love the full-service coffee shop, offering everything from hot or iced fresh, local Amavida coffee to espresso and lattes. And there's diverse fresh fruit smoothies and a variety of tantalizing teas. Open for breakfast and lunch 7 days a week from 7am-2pm. and has free WiFi, encouraging you to bring your laptops and work during the day. There's also a conference room available for small groups, and the dining area

Continued next page

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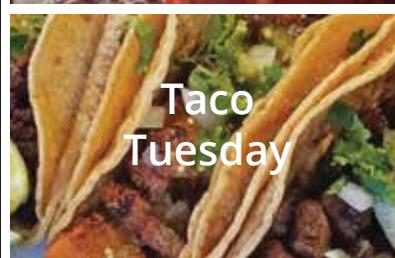
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Sunday-Thursday 10am to 10pm & Friday-Saturday 10am to 11pm.

SPECIALS

Daily specials, lunch specials and Happy Hour specials are waiting for you to come by and enjoy every day of the week.



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SPECIALS

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SPECIALS

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SPECIALS

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Open for breakfast, lunch and dinner, Mi Gente' is one of Destin's hottest dining spots for the whole family and friends to enjoy. 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. Take a walk through their amazing and diverse supermarket and fresh meat department where you can buy a variety of Latin America groceries to take home. Get your fresh Tamales here! Open 7 days, 9am-9pm daily.

SPECIALS

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favorite teams and enjoying the entertainment with Live Music to kick back and enjoy. Rusty Hammerstrom performs every Wednesday & Friday. Daniel Boone is live every Thursday & Saturday. Featuring multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk, Tailfins is your go-to destination for all sports fans with Huge Big Screen TV's everywhere you look so you can watch your favorite teams all season long. Start your day off right with Tailfins breakfast every day from 9am - 11am! Enjoy a classic breakfast with bacon and eggs or add a little flair to your morning with Chicken & Pancakes, a Seafood or Cajun Omelette and even a Kids Smiley Pancake! So, come on in for Sushi, breakfast or regular menu all day long!

SPECIALS

Happy Hour Sushi: \$5 Sake Bombs and \$5 Select Sushi Rolls!

Scrumptious Early Bird Dinner Specials M-F from 4-7pm include Tailfins' famous Alaskan Snow Crab ~ Steamed Crab Clusters with New Potatoes & Corn, \$19.95. Happy Hour from 4-7pm Mon. - Fri. featuring \$15 Domestic Bottle Buckets and \$7.99 Pitchers, \$5 House Wines and Well Drinks and \$5 Long Island Iced Teas.

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SPECIALS

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Fatboys: Premium Burgers & Wings the Way YOU Like Them!

If you're looking for juicy beef burgers and tasty bird using only the freshest ingredients available, you'll want to get into Destin's newest hangout on the Harbor — Fatboys.

Now open, Fatboys starts with 100% premium beef, the freshest-sourced ingredients, and custom built it just the way you like it! "We're really good at burgers and wings," said Harshil Patel, Fatboys owner. All burgers are custom made of 100 percent premium beef, each patty a quarter-pound! And you can order up to 12 patties on a burger! And, by the way, if you finish off all 12, you receive a free hat or T-shirt!

The menu is focused on the offerings Fatboys does best. "Nothing is frozen; all ingredients are completely fresh—no frozen wings or frozen meat patties. We make your burgers and wings to order," says Bernadette Gray, Fatboys Destin manager. "We even wait until fries are ordered to drop and serve! So, you know you're getting the absolute, up-to-the-minute, hot burger, fries or wings!"

Popular menu items include the "Original Fatboy," with lettuce, tomato, onion, pickle, Fatboys sauce and a brioche bun; the "Roadhouse," topped with pulled pork, BBQ sauce, onion straws, Fatboys sauce, cheddar and a brioche bun; The Fatboy Club Sandwich with grilled or crispy chicken, lettuce, bacon, honey Dijon, Fatboys sauce, Swiss cheese and Texas toast; and the "I Love Bacon," served up with six pieces of bacon, lettuce, tomato, mayo, two slices of American cheese, Fatboys sauce and a brioche bun.

Fatboys, which is named after the motorcycle, also has other sandwiches such as a Fatboy Philly as well as a meatless beast for the vegetarian with a black bean veggie patty, or gluten-free buns and fun kids' offering combos with hamburgers, chicken bites or grilled cheese sandwiches.

And, wow, the wings are served with a variety of sauces from garlic parmesan, barbecue, sweet orange teriyaki, buffalo to Fatboys Fire!

Side items include local fa-

vorites such as Cheese or Chili Cheese Nachos, Jalapeno Bites, Onions Straws, Fresh Fried Pickles, Plain or Salted Pretzel Bites or a Side Salad.

This is the second location for Fatboys says Harshil. "Our first location is in Enterprise, Ala., (opened in 2018). We wanted to open one in this area, so began looking and found this great spot!"

"Daily specials, lunch specials and Happy Hour specials include 10% off for all military, veterans, EMS, firefighters, police and local residents," says Bernadette. Monday is 1/2 price wings all day; Tuesday is "buy one get one 1/2 off" burgers and sandwiches; and on Wednesdays kids eat FREE with adult purchase.

The Monday through Friday specials include a Fatboy cheeseburger, fries and salad for \$9.99 or a 6-piece wing meal with carrots and celery or salad and drink for \$9.99 from 10 a.m. - 3 p.m. Monday through Friday Happy Hour is 3-6 p.m. where all draft beer is 50% off!



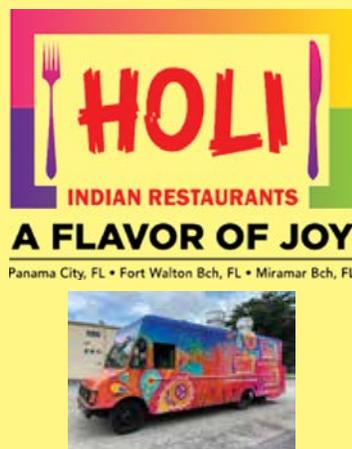
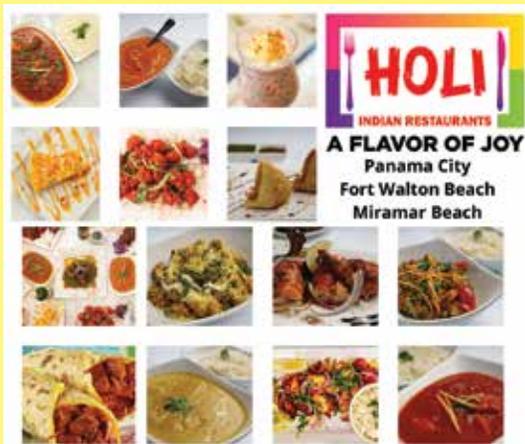
FATBOYS
JUICY BEEF & TASTY BIRD™

"We're continually thinking of ways to cater to locals," says Bernadette, "because they're the ones that will keep us in business. So, we're looking to help sponsor sports teams or work with local charities. We want to be involved in the community as much as possible." She says Fatboys is even considering a

"bike night" on Thursdays for the local biker community. Stay tuned!

Fatboys is open 10 a.m. to 10 p.m. daily and until 11 p.m. Friday and Saturday and has an outside patio on the backside of the restaurant that is pet friendly.

Visit the website at ilovefatboys.com to look at the menu, to order ahead or for more information.



HOLI Restaurants (A Flavor of Joy) serve a unique combination of Indian Cuisine and Indian heritage. Holi brings you a variety of dishes from different regions of India and our menu contains both vegetarian and non-vegetarian dishes.

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Tues-Sat 11am-2:30pm & 5pm-10pm & Sun 11am-3pm & 5pm-9pm

LUNCH SPECIALS

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PANAMA CITY

Holi Indian Grill
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Have you visited Fatboys...where we build the juiciest burgers and fry up the tastiest wings you've ever had?

We start with fresh never frozen 100% premium beef for our burgers, add only the freshest ingredients, and build it just the way you like. Taste the difference! Make sure to try out our Meatless Options and Gluten-Free Buns!

DAILY SPECIALS Monday - Wednesday

LUNCH SPECIALS available Mon-Fri 10am-3pm

HAPPY HOUR Monday - Friday 3pm - 6pm

Check out our menu at ilovefatboys.com

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Follow us on Social Media

Cruise on Over to Spring



By JODELL HAVERFIELD,
HAVE TRAVEL MEMORIES

Whether you are sailing on a ship or in a motorhome rolling down the highway, you can cruise into your own adventure this year and beyond. Spring is here and we are all ready to get up and go. I have never been so excited for spring and not just because March in Destin is so much better than March in Montana.

Herd immunity and vaccines are opening the doors, so it's time to start planning, decide where and when we want to go and get out the suitcases. Remember, you have nothing to lose with great rates, additional incentives, reduced deposits,

new flexible cancellation policies and improved insurance options.

The year 2020 taught us that even the most romantic and perfect relationships can become rocky after a year of not just staying home but working from home, with endless zoom calls that seem to alert the dog it is time to start barking or the kids to start fighting or your significant other to be louder than usual.

Earnest Hemingway was rumored to have said, "Never go on a trip with anyone you do not love," and perhaps it can now be said as the pandemic lingers into 2021, "Never stay home too long with anyone you do love."

A U.S. Travel Association survey confirmed that travel sparks romance among couples of all ages and elevates joy and happiness in family relationships and friendships. So, whether it's a romantic couple's trip, a multi-generational family vacation or just a friend's weekend getaway, travel is essential to our wellbeing. Have Travel Memories has been working hard to plan amazing trips for you. The



most recent addition to our hosted tours is an all-inclusive 10-day Classic Holy Land Tour departing March 1, 2022. This trip includes round trip airfare from New York and all for \$3,548.

Here is just a sampling of this tour's itinerary. We will visit Nazareth and the boyhood home of Jesus. In Cana we will see the Franciscan wedding chapel that was the site of Christ's first miracle. Sail on the Sea of Galilee or visit Capernaum. You might want to take a dip in the mineral-laden waters of the Dead Sea or ascend by cable car to Masada, Herod's legendary mountain top fortress and look down on the remains of the Roman camps and the siege ramp below. We will visit Magdala, once home to Mary Magdalene as well as the Garden of Gethsemane.

Look for our video podcast on YouTube this month with guest host Elissa, as she tells us all about her travels to Israel. Throughout this year, I will have webinars, presentations and

more podcasts for you to enjoy as we explore more about Israel and the world of travel.

Email questions to jodell@havetravelmemories.com.

Put something on your horizon today and remember, "Memories Last Forever!"

Want to know the Value of YOUR home here on the Emerald Coast? Find out! Go to: www.DestinAgentGail.com

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 Off the Hook

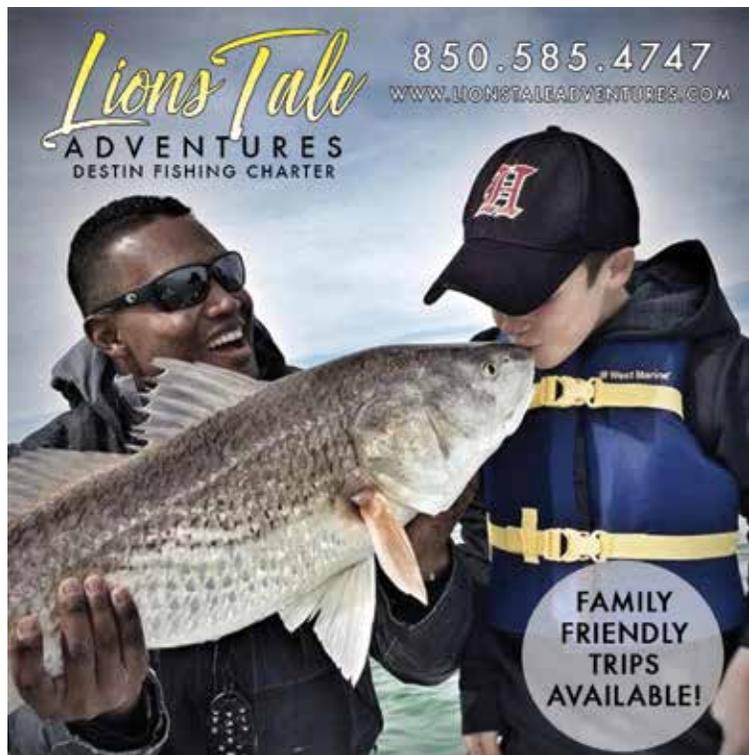
Off the Hook: Spring Fishing



By CALI HLAVAC,
TO DO IN DESTIN

Spring has officially arrived and so has Spring fishing season! While many fish bite year-round in our lucky fishing village, three of the most prominent this time of year are Triggerfish, Sheepshead and bull Redfish.

March 1st kicked off Triggerfish season, which many offshore anglers were excited for. In our area, Triggerfish are normally found nearshore and offshore, hanging around artificial reefs and natural bottoms, in depths between 50 to 300 feet. They

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share the same habitat as Red Snapper and Gag Grouper. So, catching a Triggerfish is usually a sign that additional species are below as well.

Triggerfish are pretty aggressive feeders; a positive if you've set out to catch them specifically, but a con if you were trying to reach the Red Snapper or

Grouper they hang around with. Shrimp and any sort of cut bait will do the trick as they typically chase anything they perceive as being food, and a small hook is necessary due to the size of their mouth.

Next up are Sheepshead, which some fisherman refer to as convict fish for their striped pat-

tern. They've also been referred to as 'the fish with the human teeth' as if you've ever opened the mouth of a Sheepshead, they look like they stole a pair of sailor's dentures. They move nearshore during late winter/early Spring to spawn, and you can find them near structure like bridges, wrecks or rocks.

The other fish we like to chase in the Spring are the bull Redfish. Sight fishing these monsters is what most anglers prefer as you can find them schooled up nearshore on our beaches or inshore in our Bay, looking for food. Bull Reds can range from 25-40 lbs. and will put up a fight once you get them hooked.

Redfish are a beautiful fish, known for the spots on their tails. Their scales color with their surroundings, ranging from white to golden brown here on our coast. While schooled up, they're known to eat just about anything you put in front of them. Once hooked, they will run, and run, and then run some more, in the other direction. Let them run and tire out, before starting the pull back to your boat. Too much pressure could cause your line to break. So, remember: patience is key.

It's a heart racing, adrenaline pumping experience to feel a Bull Redfish on the end of your line, and one that is easy to get addicted to. If you've never caught one, Destin is the perfect place to start. A flat day on the water and the right gear will get you all hooked up and there is no better time than Spring.

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The Ships Chandler Breaks Ground on a New Marine and Service Center in Freeport

Many readers might know of The Ships Chandler location in Destin—an icon on the Destin Harbor. Now, the marine and service center has broken ground on its second center as of Thursday, February 18 in Freeport!

Located at 17309 U.S. Hwy. 331, constructed by Chapman Building and Consulting and designed by Philip Spann and Associates, the new building will create 10 full-time jobs in Walton County. With more than 14 acres of space, the company's new marine and service center will supply the area with fishing and pontoon boats, outboard motors and everything in between to make sure the boater is set up for success and supported in their boating journey.

"Freeport has always been a wonderful city filled with good hard-working people," said owner, Peter Wright Jr. "We're excited to become a part of the community and help it grow



Rendering



with the help of all the surrounding communities in Walton County."

The Ships Chandler is a family-run boating and fishing business that has been in Destin since 1980. Currently owned by

Peter Wright, the business was started originally by his father, Peter Wright Jr., Peter's son, is also a prominent figure in the business. As a family-owned and operated business, The Ships Chandler prides itself on its

work while supplying customers with the best service in the area. With more than four decades of experience, The Ships Chandler staff knows the best boats for Panhandle area fishing, and what the best tackle, bait and locations are for what's biting that season.

The new location will offer state-of-the-art service including a new boat dealership featuring top of the line brands such as Maverick, Hewes, Pathfinder and Cobia boats. The new center will also provide brokerage

boat sales, engine sales for Yamaha and Mercury Outboards, engine service and warranty for Yamaha and Mercury Outboards, engine parts and accessories, boat/marine repair and maintenance services, boat/marine parts and accessories, gelcoat repair, boat detail service, and custom marine work, including electronics, boat restoration and a refurbish shop.

"Freeport is quickly becoming the hub of everything Walton County has to offer," Wright said. "Our goal is to provide customers with exceptional sales and service in the marine industry by bringing our 40 plus years of knowledge in the business and customer first reputation to the area."

The Ships Chandler will also be constructing Phase Two of the project in the coming months which will include 170 covered spaces for boat and RV storage.

The Ships Chandler

The Emerald Coast's Fishing Headquarters

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YAMAHA

 Sports

All Sports Association Award Winners

“One thing I’ve always learned is that I’m gonna get up!” — Herschel Walker

By M. SHAYE SMITH

On Saturday, February 20th, athletes, fans and supporters of the All Sport Association gathered at the Mattie Kelly Arts Center located at Northwest Florida State College for the 52nd annual awards ceremony featuring the athlete award recipients, a live auction which brought in \$64,700 for the Association, and keynote speaker, Herschel Walker. Athletes in various categories were recognized for their hard work and dedication - not only on the field, but also in other areas.

Closing the ceremony, attendees got the opportunity to hear from former professional and collegiate football player, bobsledder, and mixed martial artist, Herschel Walker. He entertained the attendees with stories

of his experiences, and didn't shy away from what it took to get him where he wanted to go in life and reach the achievements he did. A few attendees even managed to snag a few selfies with him as he mingled and greeted attendees seated close to him.

“I remember my mama told me, ‘Man can't stop what God's got in store for you,’” Herschel said as he encouraged the athletes and attendees to push into their faith and hard work to achieve the goals they set out for.

Six of the eight athlete award recipients were in attendance and were honored with trophies and recognition during the ceremony. “The All Sports Association does so much in our area for youth sports and supporting our community, and it's a huge



honor to be recognized because there are so many amazing female scholar athletes in our area,” said Fort Walton Beach High School Student, Colby Orcutt, who received the Female Scholastic Award and shared that she has her sights set on Michigan State University following high school where she has received a rowing scholarship.

2020 All Sports Association Award Recipients:

Teton Saltes: Wuerffel Trophy Winner, University of New Mexico

Drew Frederic: Male Collegiate Winner, Troy University

Amber Leggett: Female



Scott Miller, Herschel Walker, M. Shaye Smith.

Collegiate Winner, Sam Houston State University

Joe Brunson: Male Scholas-

tic Winner, Baker High School

Caroline (Colby) Orcutt: Female Scholastic Winner, Fort Walton Beach High School

Tinsely Abbott: Taylor Haugen Award Winner, Walton High School

Brandon Lockridge: Professional Award Winner, Charleston Riverdogs

Regan Rountree: Special Olympics Award Winner, pickleball

Kennedy Hansen: Amateur Award Winner, Water Skier

ASA has donated roughly 1.1 million to local youth sports over the last seven years, and “it will be at 1.3 million by the end of this year,” says Don Collins, ASA president. “\$145,000 was given Saturday evening!”

Congrats to all of the award winners and thank you to the All Sports Association for everything it does for our communities. To view the photo album of photos from the event and award recipients, visit facebook.com/MyDestinLife.



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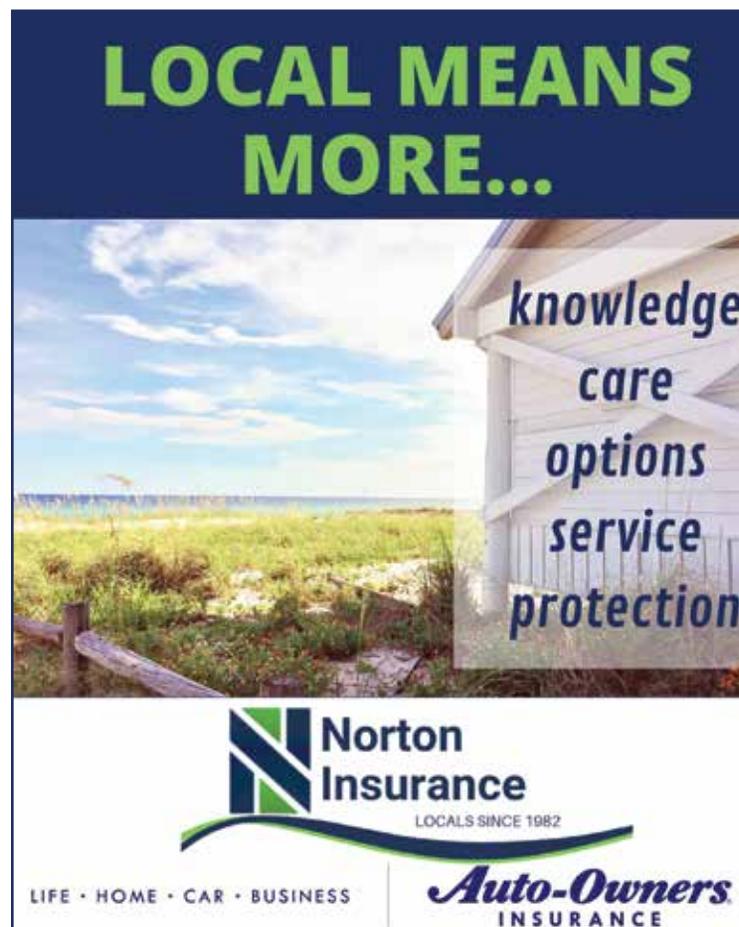
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Destin Football Club Grants 12 Youth Scholarships

Destin Football Club (Destin FC) has announced its partnership with the Boys and Girls Club of the Emerald Coast to fund 12 scholarships to support local youth soccer. The donation provides more than \$6,000 in club fees, soccer uniforms and gear to underprivileged youth on the Emerald Coast.

“Our mission is to give players from every socio-economic background a chance to experience a high level of play,” says lead athletic director, Guillaume Joyeux, who helped spearhead the club’s creation in 2019. “We have a duty to give this sport back to the people, invite more children into the culture of soccer and make playing fun again.”

Destin FC has distinguished itself with its European club model, which focuses on technical development, local league play, and fostering a sense of community through soccer. This approach has been a welcome alternative to travel soccer clubs, who often focus on frequent and rigorous tournament play, which is both physically taxing for young players and an expensive commitment for many families.

“I think what we are doing is groundbreaking from the US perspective,” says Destin FC president and parent, Vaughn Braeuninger. “We’ve opted for league play and friendlies instead of tournaments as a way to ensure children’s bodies aren’t overloaded.”

What began as a small but passionate band of families and their young players looking for



a travel club alternative, in just over a year, has grown into a robust community club with a roster of more than 75 young athletes ranging in age from 5 to 14. The European model quickly attracted an international line-up of coaches, as well, now representing France, UK, Peru, Scotland, and Mexico. Young Destin FC players are never surprised to see their coaches on the pitch as well, playing as part of the newly formed adult team.

Prior to partnering with the Boys and Girls Club of the Emerald Coast, Destin FC funded seven additional scholarships to help offset the cost of play for local athletes. The club is also a United Way Emerald Coast Community Partner and has received sponsorship support from several local businesses, including Target and Synovus Bank. The club is looking forward to continued growth and expanding opportunities for local youth through continued partnerships and scholarships.

“I would like to thank the Destin FC organization for creating opportunities for our club members,” offers Shervin Rassa,

CEO of the Boys & Girls Clubs of the Emerald Coast

“It is because of community partners like them that we

are able to serve as the emerald coast’s premier youth development organization.”

Destin FC was created in 2019 with the goal of expanding soccer culture on the Emerald Coast. Their city-based program models proven European community clubs, with an emphasis on fun and technical development, providing a path for youth athletes to reach their full potential as soccer players. Destin Football Club, Inc. is a registered 501(c)(3) not-for-profit corporation.

Additional information about Destin FC can be found at www.destinfc.org.

“Savor the Sound”

Mattie Kelly Arts Center, May 1, 2021, 2 – 6 p.m.

Introducing “Savor The Sound” a family friendly Saturday afternoon event at the Niceville NWFSC outdoor amphitheater supporting the Taylor Haugen Foundation. For this first annual fundraiser, they will be showcasing several home-grown, well known musicians headlining with the Allman Brothers tribute band, A Brothers Revival, featuring former Allman Brothers Band



bassist David Goldflies. The venue will also host local food trucks, local breweries and exciting raffle items. Tickets: \$10 per person, \$30 for a family (up to 5 family members).

Visit taylorhaugen.org for sponsor opportunities and mpv.tickets.com to purchase tickets.

 Wellness



By KAY LEAMAN,
HEALTHYDAY HEALTHYLIFE

If we don't have high blood pressure (HBP), we probably

know someone who does. Many people accept the fact that, because HBP runs in the family, they will either be diagnosed with it or weren't surprised when they were.

It has been said that heredity loads the gun, but it's our lifestyle that pulls the trigger. This isn't to say that we won't ever be diagnosed with HBP, but it does mean that taking care of ourselves can lessen the impact this common disease has on our health.

How Is Your Blood Pressure?

What is HBP? It is the pressure of the blood in the circulatory system, often measured for diagnosis since it is closely related to the force and rate of the heartbeat + the diameter + elasticity of the arterial walls. The Systolic (1st) number indicates how much pressure your blood is exerting against the arterial walls when the heart beats. The Diastolic (2nd) number indicates how much pressure your blood is exerting against the arterial walls while the heart is resting between beats.

More attention is given to the Systolic pressure as a major risk factor for those over age 50. This number rises due to an increasing stiffness of the large arteries, long term buildup of plaque and an increased incidence of cardiac and vascular disease. The blood pressure is determined by the amount of blood pumped by the heart and the diameter of arteries.

WebMd states that the exact causes are unknown, but things that can play a role are: smoking, excess weight, lack of physical activity, salt, alcohol (daily),

stress, age or genetics. The primary causes appear to be lifestyle, the environment and how the body ages.

Regulating blood pressure is a complex interplay of many factors stemming from the brain, heart, arteries and kidneys. There are also micronutrients that act on arterial smooth muscles, heart brain and kidneys.

Calcium and magnesium play a role in muscle contractions and relaxation. If the smooth muscle is relaxed the arteries will open, reducing resistance and normalizing blood pressure. This is just one simple factor.

Here are 13 lifestyle choices that can help maintain a healthy blood pressure (My belief is, if I lead a healthy lifestyle and am diagnosed with HBP at 80 instead of 52, I've beaten the odds. Both of my parents had HBP from their 60s on. I'm in my 60s now and still have a healthy blood pressure. So, the choices I've made are paying off.):

1. Lose weight.
2. Exercise regularly.
3. Choose healthy foods (read food labels, cut back on sugar).
4. Reduce sodium intake.
5. Limit alcohol.
6. Quit smoking.
7. Cut back on caffeine.
8. Reduce stress (change expectations, focus on issues you can control, take time to relax and do activities you enjoy, practice gratitude).
9. Monitor your blood pressure.
10. Get support from family and friends.
11. Take a high-grade quality supplement.
12. Get quality sleep.
13. Bonus: Eating two ounces of dark chocolate (65%+) a day can lower BP by 10%, practicing Tai Chi has been found to lower BP, and garlic has also been shown to lower BP.

Enjoy the smells and sights of spring as it sneaks up on us. Contact me at Healthy-Day HealthyLife at succeed@healthydayhealthylife.com.

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Beauty Corner:

The Difference Between Swedish and Deep Tissue Massage

By KRISY WHITELEY ANDERSON,
BEVERLY HILLS DAY SPA OWNER

Swedish Massage and Deep Tissue Massage are two popular forms of massage. A very common question is, "What

is the difference between the two?" They are both beneficial for anyone in need of massage therapy. But it's important to know the difference, so that you get the optimal benefits.

Basically, according to healthline.com, Swedish massage uses long strokes and light-to-firm pressure to provide gentle relaxation. Deep tissue massage is a more forceful technique that releases tension deep in the muscles and connective tissues.

Though the name implies otherwise, **Swedish massage** did not originate in Sweden. It was originally created in Europe by Dutch practitioner John George Mezger. The most commonly offered massage technique, utilizing a firm or lighter pressure on the muscles, it consists of specific strokes as well as passive and active joint movements, stretching and bending of the joints with the assistance of the therapist. Swedish massage is mainly used to increase blood flow, easing tension in the body's muscles and improving

flexibility. It is very stimulating to the skin, helping reduce emotional and physical stresses in the body as well as stimulating the nervous system. It targets toxins that, with increase of oxygen to the blood, are filtered out. Swedish massage is best suited for people interested in relaxation and tension relief. At Beverly Hills Day Spa, you can relax like a star in a candle lit room. Using medium to light pressure, you'll begin with a hot towel for your feet continued by long strokes to promote increased circulation to overcome and relax tired muscles.

Deep tissue massage is a specific type of massage that targets deeper structures of muscles and fascia. It is best used on smaller muscle injuries and chronic problems. Whiplash, sports injuries, postural alignment, treating spasms as well as tension in the muscles are very good examples. It works layer-by-layer releasing tension in

Continued on page 32





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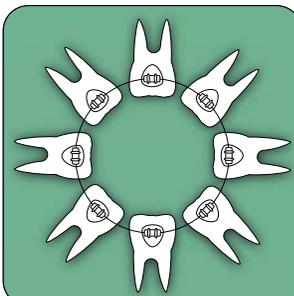
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How To Know When It's Time For Change



BY TODD CRAIG

Do you ever find yourself unhappy, sensing you need to make a change, but confused about whether that change is going to help you toward the life you really want?

Often, feeling stuck is about fear of the unknown and false stories you tell yourself about what you are and are not capable of. In most circumstances, you have choices and the potential for change. The challenge is often getting the clarity you need to engage your choices and motivation to see the change happen.

10 Questions to Help You Gain Clarity About Change: Is this pain short term or long term?

Any decision to change comes with pain and grief. If you're considering change, your current situation likely has pain points. Both the decision to stay and the decision to change may result in pain. Ask, "Would I rather endure short-term, acute pain for a different future or long-term chronic pain of my current reality?"

Am I living a life of courage or fear?

The decision to grind things out in your current situation may require courage, but so can the decision to change. Fear can warn you when you are about to make a dangerous decision, but it can also be the emotion that indicates it's time for a change. Ask, "What would I do if I wasn't afraid?" and "What's the courageous thing to do?"

Am I fulfilled?

Being fulfilled is satisfaction with the ongoing development of your skills/character and using them to make a contribution in the world. Ask, "In what ways are my current circumstances contributing to or a barrier to my growth?" and, "In what ways are my current circumstances allowing me or preventing me from making my world a better place?"

Am I living in alignment with my values?

The answer to this question can provide blinding clarity about when it is time to make a change. Take time to clarify your values. Coaching can help with this. Ask, "Am I becoming, or have I become someone I don't like?"

Am I living into my potential?

You have far more to contribute to the world than what you do in your job. How are your current circumstances contributing to you being the best



spouse, parent, friend, employee, boss, and member of society you can be? How are you growing in these areas?

Am I healthy?

Ask these four questions about your emotional, relational, spiritual and vocational health: what's right, what's wrong, what's confused and what's missing. Not only is this tool helpful for determining health, but will nearly always reveal new insights about your current situation and your desires for your future.

Am I able to live in the present?

If you are spending significant time longing for the past or dreaming of a different future, it may be time to make a change. Longing for the past is an indication that you aren't finding fulfillment in your present circumstance. Dreaming of a different future is a hopeful indication of restlessness nudging you to take action.

Am I settling?

When people ask you, "How are you doing?" is your answer always, "fine"? You have one life. Your life is too precious

for fine. What would have to change so the next time someone asks, "How are you doing?" you can respond, "Life is great!"?

Do I have evidence my current circumstances will get better if I don't make a change?

If you are restless and considering change, its likely because you are discontent in your current circumstances and have already made efforts to improve them. If you are hoping things will get better without making a change, what evidence do you have for that hope?

What are my next steps?

Remember, change doesn't have to be monumental to make a significant difference. Change may come in the form of a new location, vocation, end of a relationship, starting and stopping behaviors, but it can also come

in the form of a new attitude, perspective or mindset.

As you're seeking clarity about change in your life, Journey Bravely currently has coaching sessions available to help you along your journey. Connect with us at Journeybravely.com.

Todd Craig is a Life and Leadership Coach whose passion is to see others discover and thrive in the life they were meant to live. With over 20 years of having clarifying conversations and guiding people through life change, Todd has coached others to identify places of feeling stuck and overwhelmed in work and life and provide effective, strategic tools and questions to help them move life forward both at home and work. Todd offers coaching in both professional and personal capacities toward identifying, developing and living your goals, desires and dreams.



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 Wellness



By DR. RICHARD CHERN, MD

Some patients and doctors ask us about testosterone and its effects on the heart. Many patients (and some doctors) are mistakenly under the impression that testosterone increases the risk of heart problems. This article will hopefully dispel these myths and explain how they came about.

There have been hundreds of studies looking at testosterone's effects on the heart and they are all reassuring. The Mayo Clinic has even reviewed every study to come up with recommendations based on the review of all studies involving testosterone. Their findings agree, testosterone is good for the heart.

Studies show low testosterone is associated with increased mortality from any cause. Low testosterone is associated with increased blood pressure, increased cholesterol, increased heart attacks, increased aggressiveness of prostate cancer, increased Alzheimer's, increased diabetes, and the list goes on.

As we increase testosterone, we can reduce death and disease across the board. So how did testosterone get a bad image. There are a couple reasons.

First, you need to know there are different types of testosterone.

Testosterone shots are synthetic and because of this they react differently in the body from our natural testosterone. Think of your car. 87 octane, 93 octane and diesel are not the same and putting the wrong one in your car can cause major damage. The same is true when you put synthetic testosterone in your body instead of bio-identical testosterone. Clotting factors increase when using synthetic testosterone which can lead to stroke, heart attack, pulmonary embolisms and more.

Second, testosterone entered the news because of early deaths and aggression in bodybuilders. These negative results were due to the use of synthetic testosterone in doses up to 20x higher than the natural amounts found in our body. As we all know, too much of a good thing can be bad.

I would never recommend the use of synthetic testosterone even in physiologic doses. But bio-identical testosterone has the exact same chemical structure as our own body. This means we are putting the right kind of gas in the tank and we are not overfilling the tank.

This physiologic dose reduces the risk of disease across the board and makes patients feel fantastic. Testosterone helps with mood, concentration, libido, decreases depression, anxiety and pain and more. I find it crazy that people are afraid of it.

Go to www.mayoclinicproceedings.org and search for "fundamental testosterone". Read the International Expert Consensus Resolutions on the

use of testosterone from June 2016. See for yourself that among the top experts on the planet who have read every study on testosterone, they believe "evidence does not support increased risks of cardiovascular events," and "does not support

increased risk of prostate cancer with T therapy." They also believe that testosterone therapy can improve "cardiometabolic disease, including diabetes"

Feel better, less disease, live longer. Why would anyone not consider this?

Dr Richard Chern, MD has been treating patients with hormones for nearly 30 years. He has training specific to the use of testosterone in both men and women and is currently accepting new patients. Call for an appointment today at 850-837-1271.

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BEAUTY CORNER

continued from page 30

the connective tissue going into the deepest accessible layer to create changes in posture and make room for movements after releasing fascial adhesions and chronic muscle contractures. The therapist focuses on releasing chronic muscle tension as well as knots and adhesions in the muscles.

In summary, Swedish massage is for more relaxation and to create increased circulation of blood and lymph, for relief of pain, improved mood and better sleep. Deeper tissue massage is

designed for chronic pains that are more muscular in origin, to help your posture and create more range of motion during the healing process. Other types of massage include Aroma Therapy, Pre Natal, Hot Stone and Reflexology. Massage's benefits are great including pain relief, improved lymph movement, increased circulation, better skin, a positive attitude, a balanced nervous system, and a more perfect posture.

Do you still have questions? Contact Krisy at Beverly Hills Day Spa at (850) 654-8544 or visit beverlyhillspadayspa.com.

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Destin High School Reaches Major Milestone

New Location Will Open for the 2021-22 School Year

Destin High School (DHS) reached a major milestone. The \$4.6 million purchase contract with Grace Lutheran Church was officially closed with Greenwich Investment, LLC offering financing through municipal bonds. With the site now in the name of Destin High School, Inc., a 501-C-3 non-profit, DHS is slated for a 2021-22 school year opening to 9th, 10th and 11th graders in its first year.

After a long journey, the DHS Governing Board, comprised of members Prebble Ramswell, Denise Fountain, Myra Williams, Sarah Stone, Heidi LoCicero, Jim Luttrell, Dr. Mitch Silver, Al Gardner, and Drew Palmer have been persistently working over the past few years to bring the project to fruition and bring the community their own high school. The much-anticipated DHS, with a comfortable 350 student capacity in year one, will be a model for innovation providing unique educational opportunities for

both college-bound and vocationally-minded students living in Destin and along Florida's Emerald Coast. The application process is now in process.

DHS's Governing Board president, Prebble Ramswell, commented, "I can't thank the community, area businesses, our Governing Board and our new Head of School, Christine Cruickshank, enough for making the vision of opening Destin High School become a reality now. We had fully intended to open last summer, but because of COVID, everything was delayed. We diligently kept searching for the right site for the campus so we could deliver on our promise of providing a high school and welcome the trailblazing first class of DHS students. It feels so great to see the community's dreams come to fruition."

In addition to the site acquisition and financing, the board has also retained the services of DAG Architects. The local architectural firm, who has designed



At the Information Sessions meeting, Priority Title President, Lori Ellen Ward presents DHS Governing Board President, Prebble Ramswell with the new property deed in DHS's name from the Grace Lutheran property sale.

schools across the state including Destin Middle School, is designing site plans for the retrofit, and set forth a strategic plan to accomplish the renovation in record time. Lord & Sons will be overseeing the construction/renovation of the buildings and property.

DHS, a tuition-free public charter school, just held its first Informational Meet & Greets for potential students and their fam-

ilies. The event was a success and well attended. Head of School, Christine Cruickshank will continue to be on hand during the weekdays at the site from 2 to 6 p.m. to accept student applications and answer any questions. She will also be handling many other activities, including the hiring of faculty and staff.

Fundraising is a critical com-

ponent of opening the school. The start-up costs alone are \$400,000 at a minimum. Long-term, the more revenue raised, the less needed to be financed, thus putting additional revenue into student programming, opportunities, and options. Of course, when DHS is fully operational, as with all public educational institutions, the school will receive state and federal government funding.

Area businesses and individuals interested in donating can contact the DHS fundraising chair and Governing Board Treasurer, Sarah Stone, at (850) 598-6888 or sarah@destinhighschool.org.

For additional information on registering, donating, or volunteering, please call (850) 424-1664, email info@destinhighschool.org, or visit www.destinhighschool.org.

SOLAR

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payments on us. Within 7 days of your installation, you'll be issued a rebate check for the full amount of your first 12 monthly solar loan payments.

Please feel free to call me, Gina Weidie, with your questions at (985) 317-9583. I want to assist you in any way.



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 Business

Your Defense Against the Tyranny of Mediocrity



BY RICKY HARPER, C12

“Behold the turtle; he only makes progress when he sticks his neck out.”
—James Bryant Conant

How do you improve as a leader? How do you increase your business acumen? What is your process or strategy for growth? What I am really asking is, what is your defense against the tyranny of mediocrity?

One of the most important and overlooked aspects of leadership is professional development. The irony is that it is not hard to have and execute an effective plan for development as there are many options for business lead-

ers and owners, college courses, leadership seminars, and truckloads of books. You do not have to look far to find opportunities for improvement, development, assistance and growth. But you must look.

And then there is coaching. Coaching comes in many forms, business, life, executive, health, leadership, spiritual and many more. Coaching is an intentional and disciplined path to professional development and is usually very effective. These programs have been professionally developed over decades and most are high-quality, results-driven systems that almost any leader will find helpful, if not life changing.

Of the many types of coaching available, I believe Peer Advisory is the most effective. Why? Because you are not placing your development into the hands of one person. When you join a Peer Advisory group, you receive coaching through collective wisdom. Joining a Peer Advisory group offers you a ‘sounding board’ of 10 or 12 or more experienced, successful and like-minded ‘coaches’ who are available to you every day, often

for less than the price of a single business coach.

The C12 Group offers Peer Advisory based on what we call a ‘Buffalo Culture.’ Our philosophy is to run at or charge one’s storms before they intensify and become more difficult to overcome. Your Peer Advisory group becomes your ‘herd,’ running with you, watching your back. C12 is designed for Christian owners and CEOs. There are secular Peer Advisory groups as well such as Vistage which is an excellent choice.

At C12, we sharpen each other by ‘charging’ into each other’s issues and gaps and doing so with “truth in love,” which is a biblical concept that we live out every day. In a C12 Peer Advisory group, we learn together and from each other, we challenge and hold each other accountable, and we do it with boldness, directness and a focus on excellence that is born of our desire to serve and honor God.

Mark Farley, co-founder of Tile said in a 2017 Inc. article, “I’ve worked hard to build a strong board of directors, all of whom have relevant business

experience. But your corporate board is not there to give you advice. They have a fiduciary duty to hold you accountable and keep you moving forward in the right direction. When you’re facing a hairy problem, you need to talk with someone who is 100 percent objective and doesn’t have his or her own agenda. That’s when you need your own personal sounding board.”

What will you do differently this year? How will you lead better? Visit a local C12 Peer Advisory group and start investing in yourself, your business, your marriage and your walk with God.

“Investing in yourself is the best investment you will ever make. It will not only improve your life, it will improve the lives of all those around you.”
— Robin Sharma

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Are Electric Vehicles in Your Investing Future?



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

So much is being written and said about electric vehicles. The new administration, investors, environmentalists, car enthusiasts and just about anyone has heard about them of has an opinion on them. What then is the current and future state of electric vehicles from cars to buses, to tractor trailers and even school buses? And what will be the impact on the various forms of energy consumption?

Electric vehicles (EVs) are not new. According to the U.S. Department of Energy, the first electric cars were introduced well over 100 years ago. Early on the likes of Thomas Edison and Henry Ford collaborated on ideas for electric cars as far back as 1914. Ironically, it was Henry Ford's mass production of gasoline powered vehicles that led to the decline of EVs at the time. Gas powered vehicles proved to be less costly to produce, less costly to run and were more powerful and would go greater distances than EVs. The Energy Department went on to say that the early attraction of EVs was due to their being quieter, cleaner—however they were best suited for short distances. They were also two and half times more costly. It was not until Americans became more mobile that the demand for gas powered vehicles took on added growth. What then are the considerations for investors?

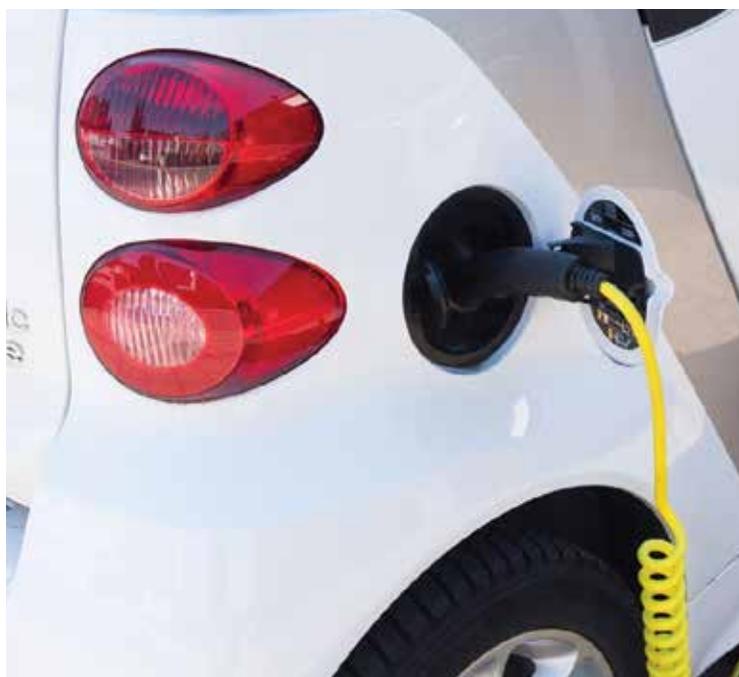
First, break down the components of EVs: There are electric passenger cars, light duty vehicles, and growing development of public transportation buses, school buses and freight vehicles like 18 wheelers. Investors see opportunities in the design, manufacture of all of these through the various companies in America and abroad. There is growing interest in

public transportation buses and school buses, since they travel shorter distances on a given day and require less recharging of their batteries. This would also include the suppliers to these firms which include engines, batteries and drive trains. Interested investors can invest directly through these companies in the form of common stock or through several funds (mainly exchange traded funds).

Raymond James recently released its annual report on electric vehicle adoption. It includes a review of the EV industry as well as the potential impact it will have on the fossil fuel industry. That impact remains to be seen and, as of this writing energy stocks have rallied significantly from their 2020 lows. Reasons for this have been pointed out: 1) the economy is seen emerging from the effects of the pandemic, 2) inflation and the history of outperformance that energy stocks have typically enjoyed in times of price inflation 3) energy companies are investing at a rapid pace in to green or renewable energy.

The growth of EVs is going to have an impact on world oil consumption according to the Raymond James report. Today, electric vehicles sales make up 1% in the USA but are substantially higher in China (7%) and Europe (3%). In fact, the USA is a distant third to China and Europe in EV sales EVs on the roads. How significant might that impact be? According to Raymond James, it is having an impact today of approximately .6% of the world's daily oil demand, expressed in millions of barrels per day (BPD).

The world currently consumes about 100 million BPD which is up from about 90 million BPD ten years ago. Expressed in numbers, about 576,000 barrels per day less are being used by autos since those are electric. By 2025 that is expected to have an impact of 1.95 million BPD or about 2% of today's consumption. Where might this be in 2030? The EV leaders profess that it will be substantial. It really depends upon the growth of the EV market. Market share of sales ended 2020 at 6.9% of vehicle sales in December and 4% for the year worldwide. That is a year over year increase of 41%.



It also depends upon recharging infrastructure and battery life as well.

What are considerations for investors who have an interest in investing in EVs? First, do your research or work with an advisor to learn about and discover potential opportunities. When analyzing and looking at investment, consider both value and growth. A value investor might look at legacy bus or semi manufacturers and determine if they hold value because of potential users within their current markets. Also, what about batteries? There are a host of equities and ETFs that offer opportunities. As always this involves risk and a personal analysis of the amount of risk and the amount of money you might want to risk.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and 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, with 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

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Business

The Great Insurance Equalizer



several times with severe hurricanes. And Floridians have been boots on the ground rebuilding their lives; living out brotherly and sister love; extending good will towards neighbors long forgot and strangers even longer so.

As a licensed Insurance public adjuster, I see first-hand, day after day, the insurance process of how claims are settled. I witness the stress of business owners trying to make repairs to keep their livelihoods afloat. I deal with the stress of parents who come home to houses torn apart due to broken dishwashers or faulty toilets, left either washing dishes in the tub or using



one bathroom to accommodate six people. I LOVE what I do.

I LOVE to help people. As a public adjuster I feel like I really get to help and contribute to the welfare of the community. I get to be a part of helping people obtain the monies they need to

rebuild their homes, their businesses, their lives, their dreams. Another part of what I love is learning about what goes on in the insurance world and how to use that information to help other Floridians when they need it most.

Most people aren't aware of the great advantages they have here in Florida. Other states aren't like this. For example, if you have to hire an attorney in another state, they can take 40% or more of the recovery. Not here in Florida. If you win a case here, then the insurance companies are required to pay the bills! That's called leveling the playing field—the Great Equalizer. I wanted to take the time to make sure this information gets out there. This is just one piece of information that people need to be made aware of. If you would like more information on this and other ways our staff at Claimology can help you with your insurance claims, appraisal and umpire services, or estimating, please contact us at 850.684.4794, visit insuranceadjusterschoolhouse.com, or email claims@insuranceadjusterschoolhouse.com. We're here for you and to help keep Florida Amazing!

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BY MATTHEW VANDERFORD, CLAIMOLOGY

There's a lot going on in the world of insurance these days. And I mean a lot. Over the last few years, Florida has been hit

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

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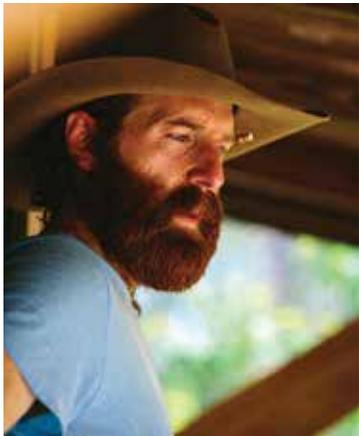
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Springtime



BY SEAN DIETRICH

Major League Baseball spring training started today. I sat on my porch, listening to a radio. And I was cheering. I mean genuinely cheering.

The Atlanta Braves play the Tampa Bay Rays. The national anthem was played. The umpire used his time-ravaged voice to shout, “Play ball!” I couldn’t help but get excited because it’s been a long year. Too long.

I closed my eyes and visualized the players trotting onto the grass of LECOM Park, greeted by their fans. I could almost see the Dads drinking beer, kids eating nachos, and teenagers taking selfies.

In the theater of my mind the game played beautifully. I could even visualize the occasional kid leaning over the balcony to catch a foul ball—which is one of the great moments of boyhood.

I almost caught a foul-tip once in Fulton County Stadium as a boy. I’ll never forget it. The

ball came soaring into the stands and I knew this was my moment. Time slowed down. The eyes of 52,000 were upon me. I stood beneath the ball. I waved everyone else away.

“I got it!” I shouted. “Gimme room! I got it!”

This was going to be the biggest day of my life. I extended my Mickey Mantle model glove into the air—a mitt my father bought from a yard sale for \$1. The ball came down, down, down... “Hey!” I thought, “I’m actually going to catch it!”

But it was not to be.

The ball bounced off the webbing of my glove and landed in the lap of a kid behind me. I heard the lucky bum scream with delight. “I caught it!”

I saw the kid leap. I heard people cheer. The crowd hoisted the kid onto their shoulders for a spontaneous ticker tape parade and the mayor gave him the key to the city.

I still have nightmares about that kid.

Baseball’s spell over me is something I can’t explain. After all, baseball is not real life. The game doesn’t have anything to do with my mortgage, my work, or my family. And yet I treat baseball like it ranks somewhere just beneath national security.

Why do I care so much about the statistics of clean-up hitters whose performances have no bearing on my immediate future unless, of course, it’s a pennant race?

The answer is: I don’t know. Believe me, if I knew how to free myself from loving this game, I would. Lord knows the game brings nothing but misery and heartburn to those who love it.

There is no pain like watching your team lose to the Cardinals 13-1 in the National League Championship. It feels like a funeral, but with cheaper beer.

I ought to be more concerned about important things during a trying era like ours. Instead I spend time and money keeping up with multimillion-dollar team franchises. Yes! Baseball costs actual money to follow!

It’s not cheap to be a fan these days. Used to, in olden times all you needed was a radio and a cooler. But today to watch a game you need a digital subscription, a smart TV, 12,981 account usernames and passwords, a streaming service, two major credit cards, liquid fast internet, three forms of legal identification, the blood of a wild boar, etc.

Even so, I don’t care. The game is still being played. And in the midst of a pandemic that has destroyed normal life for everyone, the game inflames me with joy.

Baseball is a link to our heritage. People have been playing baseball on U.S. soil since colonist farmers in knee breeches still spoke with British accents. Early Americans used sacks of wheat for bases and iron skillet lids for home plate. In all likelihood, George Washington probably had a batting average.

My best baseball memory, however, happened last year.

Every afternoon last summer, during the throes of a pandemic, four or five neighbor children would play ball in our dirt road,



pausing every inning to allow oncoming cars to pass. They used old pillows for bases and a cooler lid for home plate.

Most often the kids would have a meager audience consisting of middle-aged parents and neighbors who all cradled koozies. We in the crowd would shout phrases like, “Good hustle!” and we’d slow-clap between each batter to prove that we were male.

Sometimes the kids even allowed a few of us neighborhood guys to play with them. Doctors say the cartilage of my knee will never grow back.

Anyway, one night someone hit a foul ball and someone’s 4-year-old brother was nearby shouting, “I got it!” The little white dot sailed above the child who held his hands out and positioned himself beneath the ball.

The baseball came straight

down and plunked the boy on the face. The kid fell lifeless to the ground. He was limp. A crowd of panicked adults rushed around him, whereupon the kid leapt to his feet, teeth missing, blood leaking from his chin, smiling and shouting, “I CAUGHT IT, MOM!”

And I’ll never forget when the kid’s mother looked at me, expressionless, and said, “This is why women live longer than men.”

So, I realize there are more important things going on in the world right now. And I know there are bigger issues than baseball to worry about. But it’s been a grueling year filled with squabbling, screaming, rioting, grumbling, coughing, cussing, and crying.

Gosh, it feels nice to cheer for a change.



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Musing

What Ever Happened to Freedom of Speech?



BY MYRNA CONRAD

What does freedom of speech mean? We all have the ability to say or express whatever we want to in any country. However, there are varying degrees of repercussions and consequences within the legal system of various governments. In the U.S., the First Amendment addresses our rights, within our country, to exercise freedom of speech. "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to

petition the Government for a redress of grievance." Generally speaking, the "abridging the freedom of speech" portion of this Amendment means that "the government may not jail, fine or impose civil liability on people or organizations based on what they say or write except in exceptional circumstances." www.constitutioncenter.org.

The U.S. Supreme Court has sometimes had to struggle with what constitutes protected speech and what falls within those exceptional circumstances. There have been many legal cases throughout the years to determine what freedom of speech includes and what it does not include. Some of these cases can be found on www.uscourts.gov. With all liberties come responsibility and consequences. If freedom of speech is not used wisely and thoughtfully, people can be harmed and this very freedom we gratefully embrace can be used to oppress and destroy.

So, why is freedom of speech so important? Our nation's government was set up to be repre-

sentative of the people therein. It was supposed to be, as expressed by Abraham Lincoln, "a government of the people, by the people, for the people." That the people of our United States have a voice to express their views, ideas and concerns without the fear of being censored or persecuted is imperative to the liberties that we hold dear in our country.

I don't know about you, but I have been astounded and very concerned about the stripping away of this freedom that has been evidenced over the last year. It seems that more and more, people are being censored and persecuted if their expressions do not line up with those who disagree. Just over the last month, people have been publicly vilified, physically attacked, lost their jobs, or banned from social media. Some social media platforms have been shut out and shut down, and friends, and even family, have turned on each other all because of what was said or expressed.

People used to be able to agree to disagree, but it seems

not anymore. Today it seems it is "my way or the highway." In fact, it is through the sharing and expression of different ideas and thoughts that we learn and grow. It is so important for all people to be able to express their ideas, thoughts and opinions, but to do it with a measure of kindness and consideration. We need to learn to listen if we want to also be heard. We need more communication and less confrontation.

Any privilege can be used for good or evil. Freedom of speech is a privilege, but only if used to build up, not tear down our country, cities, families and friends. I love the advice that Paul gave in 1 Corinthians 10:23-24: "All things are lawful, but not all things are helpful. All things are lawful, but not all things build up. Let no one seek his own good, but the good of his neighbor." I think if we applied this same criteria to freedom of speech, we would see a change in ourselves and in our country.

So how do we practice our freedom to voice our ideas and

opinions while at the same time respecting those of others?

Be Aware:

Be aware of your audience and how they might receive and respond to what you want to say.

Understand what you believe about what you are standing for and why you believe it.

Be aware of how you process and respond to ideas that differ from your own.

Try to understand where the other person is coming from.

Be aware of your rights under the federal and your state Constitutions.

Be Intentional:

Be willing to listen and consider before you speak.

Choose your words carefully and use language that encourages and builds up instead of offends and tears down.

Take responsibility for what you say and do.

Never take your freedoms for granted. Stand up for them with respect and enjoy them with discernment and wisdom.



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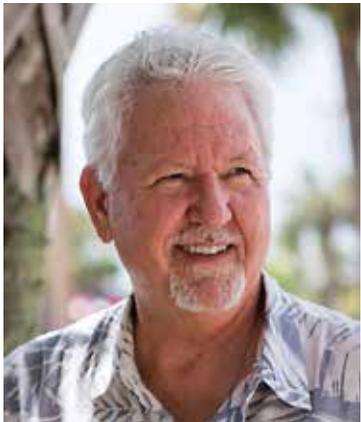
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A Pastor's Ponderings: Tension and Prejudice?



BY DAVE HOLLAND

"As the time approached for him to be taken up to heaven, Jesus resolutely set out for Jerusalem. And he sent messengers on ahead, who went into a Samaritan village to get things ready for him; but the people there did not welcome him, because he was heading for Jerusalem. When the disciples James and John saw this, they asked, 'Lord, do you want us to call fire down from heaven to destroy them?'" But Jesus turned and rebuked them, and they went to another village." Luke 9:51-56, NIV.

Jesus saw the disciples returning, chests puffed out and faces swollen with anger. Self-righteous indignation drove their steps. Turns out, the Samaritans were not receptive to Christ and they didn't want Jesus to spend the night in their area. Rejection always stings.

Christ and His disciples left the clamoring crowds in their native region Galilee. The Lord performed many miracles and fed the multitudes there. His popularity caused people to push and shove to be near Jesus. Now, He "resolutely" turns south toward those who oppose Him—the religious centers in Judea and Jerusalem. The transition in Christ's life would prove deadly.

On the way to the Holy City, the disciples encounter the obstinate Samaritans. This rejection was a warm-up for Jerusalem and the unfolding of God's plan.

Samaritans were the descen-

dants of the 10 Hebrew tribes who broke away from what we know as Judaism. They set up their own kingdom and religion. Over the years they intermarried with pagan peoples who diluted their faith further. As Jesus passes through, they are not interested in Him or his brand of religion.

The disciples, sent ahead to prepare accommodations, were denied service in Samaria. Practically, this meant that they would go without dinner and walk many more miles through the night before leaving Samaria. Stung by the Samaritan's racial and religious prejudice, the disciples want Jesus to call down fire from heaven to destroy them all. They are on the road with Christ, but not yet on the same page.

Jesus rebukes the disciple's angry response and moves on.

This passage shouts the question, "How do you react when treated badly?" The disciples

demand vengeance, but Christ pivots away. This rejection was preparation for the cross ahead. It was an opportunity to love the unlovable, and the disciples failed.

Every Christian will travel the road to the cross. This path leads to self-denial. Jesus said that every disciple must pick up their cross and follow Him. Along the way, we will experience rejection. Will we react with anger like the disciples, or will we simply turn and follow Christ?

God loves the rejectors and the angry disciples. Author Brennan Manning wrote, "God has a single relentless stance toward us: He loves us. He is the only God man has ever heard of who loves sinners." Romans 5:8 affirms, "...while we were yet sinners, Christ died for us." All of us.

Rejection challenges our character. So, the question now becomes, "Will you choose to

love people who reject or mistreat you?"

Jesus continues His mission, trudging through the night toward Jerusalem. The disciples follow, quiet as sheep.

How will you act in response to rejection? How will you respond to the bad behavior of others? Prejudice, racial tension, selfishness, rejection and all the unjust events of life are the proving grounds of love. This is the road to the cross. No cross, no crown.

Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Extraordinary Jesus: Ignite Your Season of Miracles." You can get a copy of this book from his website, DaveHolland.org, or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences.

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 Music

Skylar Capri:

Destin Local Takes Her Talent and Tunes to Nashville and Well Beyond

By WILL ESTELL

It's often said that our current members of Generation Z, colloquially known as "zoomers," tend to be more indecisive, less driven and lack the focus that generations preceding them exhibited. While I'm one to really steer away from the use of such broad generalizations, I do understand the perceptions leading to some of those conclusions. That said, I relish in the opportunity to help prove that stereotype wrong—in writing, when the opportunity avails to talk with an up-and-coming talent like Skylar Capri, who just happens to be an age 21 Gen Z'er herself.

Though I'd previously seen her perform at one of our Mattie Kelly Arts Foundation concerts and in Destiny Worship Center's praise band, I wanted to know a little more about the person behind the voice and that incredible stage presence. I recently sat down with Skylar to talk about just what makes her tick and how she channels that creativity into so many facets of her work, from songwriting to performing to creating her recent music videos.



Skylar (who using her middle name, goes by the professional name of Skylar Capri) has been performing since she was just 13, when she formed her first band, RandomZ (there's that generational reference) with her

brother and three other boys. Skylar went on to say that the band had no original music and no guitar player. It was at that moment she began to cultivate her passion for songwriting and performing her own original music.

She taught herself guitar, and began writing daily, honing her skills, and developing an in-depth love, and understanding of the entire creative process surrounding the music, remember, at age 13. I'd say that's pretty decisive determination for someone who's supposedly in a generation lacking drive and direction. Having spent time interviewing and getting to know major artists from various generations and genres – from Jimmy Buffett and Darius Rucker to Kenny Chesney and Amy Grant, along with many others—I haven't met many performers who've told me they definitively decided at that age they absolutely knew what they wanted to do, and took it upon themselves to go through the motions, taking the steps to

Continued on next page

MKAF Presents 2021 Spring Concerts!

On Thursday, April 22, 2021, the Mattie Kelly Arts Foundation (MKAF) kicks-off the 2021 Spring Concerts in the Village series with a collaborative and creative event. Presented by MKAF and performed by Sinfonia Gulf Coast, the non-profit duo brings "The Music of Queen" with Conductor Brent Havens and Vocalist Brody Dolyniuk to the Dugas Stage. The concert serves as a celebration of the new partnership between MKAF and Sinfonia Gulf Coast.

"This year's lineup has something for everyone and I can't think of a better way to celebrate the arts than with great music and friends," says MKAF CEO Demetrius Fuller. "Revenue generated from these events enables us to provide the highest quality of arts education and outreach to Okaloosa and Walton Counties."

Gates open at 6 p.m. and concerts begin at 7 p.m. for

this come-as-you-are family-friendly outdoor concert series. Bring a lawn chair, picnic, and wine, or purchase food and beverages on-site prepared by featured restaurants and food trucks.

Admission for "The Music of Queen" is \$25 for adults; children (12 and under) and MKAF members are FREE. Purchase tickets online at Eventbrite. Admission for the remaining concerts is \$15 for adults; children (12 and under) and MKAF members are free.

Those interested in becoming an MKAF member can learn more at MKAF.org. Children 17 and under must be accompanied by a parent or guardian. All sales are final, sorry, no refunds. Pets, tables larger than two feet, and drones are not permitted.

A limited number of VIP tables (provides a reserved table and seating with admission for up to 8 guests) are available. Please contact MKAF at 850-650-2226 for details.



2021 Spring Concerts in the Village

	APR 22	Sinfonia Gulf Coast performing The Music of Queen <small>with Conductor Brent Havens and Vocalist Brody Dolyniuk</small>
	APR 29	Duchess
	MAY 6	Shania Twin <small>Shania Twain Tribute</small>
	MAY 13	M80s
	MAY 20	A Brother's Revival <small>an Allman Brothers Tribute</small>
	MAY 27	Deana Carter
	JUN 3	The Tams
	JUN 10	Kara Grainger
	JUN 17	Petty Hearts <small>Tom Petty Tribute</small>
	JUN 24	Band of the South <small>Air National Guard</small>

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2021 Sundance Film Festival Movies and Where to See Them

BY DR. DAVID SIMMONS, PROFESSOR OF FILM STUDIES, NWFSC

The 2021 Sundance Film Festival was different from all other years. Instead of flying to the snow-covered mountains of Park City, Utah, as I have several times before, I was able to stream 17 films during the six days it ran (Jan. 28-Feb. 2). I sat on my couch and enjoyed them as I ate popcorn, without anyone coughing on me or talking during the movie.

Below are three of those films (and a fourth I saw at another streaming film festival) and where you can watch them right now.

Judas and the Black Messiah (Shaka King, ****)

In 1968, when Bill O’Neal (LaKeith Stanfield) gets arrested for impersonating a federal officer and stealing a car, F.B.I. agent Roy Mitchell (Jesse Plemons) cuts him a deal: you can

face five years in prison or infiltrate the Chicago Black Panthers and get close to Chairman Fred Hampton (Daniel Kaluuya). O’Neal strikes the latter. While Hampton’s organization is feeding poverty-stricken school children and seeking the means for a new community hospital, Hoover’s F.B.I. is carrying out his orders of white supremacy, while backed by corrupt state power. LaKeith Stanfield and Daniel Kaluuya undoubtedly will be nominated for their powder-keg performances. Judas and the Black Messiah resonates with great insight, not only into the systemic racism of the criminal justice system fifty years ago, but into our own system today.

(Playing at the AMC Destin Commons and streaming on HBO Max).

Land (Robin Wright, *** ½)

Director Robin Wright also



Courtesy of the Sundance Film Festival

plays Edee, a woman who has gone through an unspeakable trauma, of which she never wants to speak again. She throws her cell phone away and moves to an extremely remote mountain cabin in Alberta, Canada, to isolate herself from other people forever. At one point, as she is close to death, a hunter named Miguel (Demian Bichir) stumbles onto her and nurses her back to life. When she asks why he helped her, he responds, “Because you were in my path.” This film is about how compassion and community are what help us to safely land.

(Playing at the AMC Destin Commons, and streaming as of early March on Amazon, iTunes, YouTube, Google Play and Vudu).

The World to Come (Mona Fastvold, *** ½)

A haunting period love story set in the bleak farming world of upstate NY in 1856. After Abigail (Katherine Waterston), who is married to the indifferent Dyer (Casey Affleck), loses their age 5 daughter to diphtheria, the only thing that cheers her up are visits from her neighbor, Tallie (Vanessa Kirby), who is married to the demanding Finney (Christopher Abbott). Abigail and Tallie first find solace in each other and then, a deep, meaningful love. But can a love like this abide in such a harsh, patriarchal world?

(Playing at the AMC Destin Commons and streaming as of March 2, likely on Amazon, iTunes, and YouTube).

Supernova (Harry Macqueen, ****)

One of the most moving films of the year. Sam (Colin Firth) and Tusker (Stanley Tucci) are a longtime couple traveling through England’s Lake District in their RV, so Sam can perform a piano concert. As they journey through the majestic countryside, they also navigate through Tusker’s early-onset dementia. This film tenderly looks at universal themes like love, death and dignity. It is one of the best films I know for getting at the heart of early-onset dementia. If love is based on identity, what happens if the one you love is no longer there, replaced by a different person who looks like them?

(Playing at the AMC Destin Commons and streaming as of Feb. 16th, for \$3.99 on Amazon, iTunes, YouTube, Vudu and Google Play).

SKYLAR

continued from previous page

make it happen. Skylar Capri did just that, and continues to.

When I asked Skylar where she wants to be and just what she expects to get out of this musical journey, she seems to have that pretty well laid out, too. Having made several trips to Nashville, and now writing and recording regularly in Music City, she is planning a full time move to Nash this summer, so that she can better collaborate with other creatives and further hone her craft as both a writer and performer. Though I’d say

Skylar’s music is best described as indie-pop meets creative rock (think lots of unique sounds and experimentation, from the guitars to keys and synthesizers), Nashville is such a hub for all things music, nowadays, that even though she doesn’t consider herself country, or have a real desire to get into country, she will gain a lot by living and breathing the booming creative scene that Nashville has become across all genres.

Beyond the music itself, when talking to Skylar one immediately gets a sense of who this young woman is and how her upbeat and vibrant attitude and outlook

has, and will continue to propel her not only musically, but in all facets of life. During our interview, it became very evident that Skylar is passionate in building people and community through music. In fact, that desire has already enabled her to bring others along on her intriguing journey. One such example is her friend, Keno Manwell, who she became friends with in high-school, and now does her music videos, co-creating alongside her vision, and providing his attention to detail filming and editing skills for Skylar’s music video productions. There are others she talks about too, excit-

edly, in a way that you can just feel how much pleasure she gets out of helping other people get where they want to be, while also getting there herself.

In August of 2020, Skylar released her debut single, “Sway,” that has now amassed more than 250,000 streams on Spotify alone, and recently was added to an internally created Spotify playlist with hundreds of thousands of subscribers. The video for the song is also moving toward 25,000 views on YouTube. Unfortunately, there’s only so much room to talk about the music within the confines of my word limit given here, but

I could go on and on about how impressive Skylar Capri is as a person, a creative force and a performer. I encourage you to dive into her work yourself, especially watching the videos for “Sway,” and her breakup anthem, “Wax Lips.” Skylar went on to talk about her new work releasing this spring, including the singles “Road Trip” and “Right About Us.” So, be on the look for both of those, too.

You can find out more about the talented Skylar Capri at SkylarCapri.com, as well as following her on Facebook and Instagram, and of course hitting up Spotify to help make them hits.



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MAYOR

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They have also been key, along with the City Land Use Attorney, in development of ordinances to include regulating the heights of buildings in the City; and protecting the City's right of ways (ROW) with waterfronts – to preserve and enhance the City's unique waterfront and beach views.

In 2020 they processed a total of: 41 Major Plan Reviews (Development Orders); 2,932 Permits Issued; 1,977 Business Tax Receipts (Active); 4,482 Inspections Performed; Total Valuation of Permits and Projects: \$98,526,951.37

In 2021, the Community Development staff has two important initiatives. First, they will be implementing the automation of

the Community Development Project Review and Permitting Processes, which will help make development processes seamless and user friendly for the development community and residents. Second, the staff will be undertaking a complete update of the City's Land Development Code (LDC) – aimed at updating the City's development standards and requirements, so that they dovetail with the City's development vision in the Comprehensive Plan.

They are also working hard to implement the City's strategic plan, updating the City's stormwater master plan and the undergrounding of the City's utility lines as well as overseeing the redesign of the Cross-town Connector from a 4-lane to a 2-lane roadway facility.

Code Compliance contin-

ues to strengthen our community outreach and gain voluntary compliance through education of all city ordinances. To provide for the safety, health, and welfare of our citizens, this department has increased staffing; and all are seeking to become dual certified Florida Code Officers and parking enforcement specialists. In 2020, Code Compliance responded to over 13,000 calls for service relating to land use, rental registrations, harbor and waterways, livery vessels, beach management and parking compliance to name a few. In addition to our harbor patrol, Code Compliance added a night shift officer during peak times. Overall, we are maintaining a 90% compliance rate.

The **Public Works Department** act as stewards and promotes the safety of our citizens

and visitors through the ongoing maintenance and improvement of our critical infrastructure. Forecasted needed improvements over the next five years include building upgrades, parking improvements, road resurfacing, road restriping and works to fulfill the City's strategic goal of having a walkable and bike-able community by the additions of new and widened pathways.

This department also oversees studies to improve pedestrian safety and traffic flow and coordinate with the Adopt-A-Street program. Public works is instrumental in hurricane preparations and responsible for monitoring water quality.

Regardless of COVID, our **library** has found ways to serve our community. During the summer, the library initiated curbside service where staff curated grab bags of materials, specifically age tailored for patrons to pick-up, they created interactive and self-directed educational programs to help people while social distancing and provided virtual story time. Staff added new online resources such as the Encyclopedia Britannica to make information available 24/7. To improve library operations, staff submitted a grant application to the Institute for Museum and Library Services and was awarded over \$75,000 in funding to update the library's technology. Soon the Library will have kiosks that patrons can use to self-check-out books and Samsung tablets for faster service and to improve social distancing.

Parks and Recreation has been instrumental in providing new recreational components to enhance the City's brand and to maintain our beautiful parks. For many, exercise and being outdoors is a distraction from day-to-day isolation.

As we move forward with our priorities in 2021, we will contin-



ue our ambitious public beach initiative and launch our Compass System to improve customer service. As we see our vision into the future, we will focus on opportunities for a city center, the viability of a City marina and continue to support our amazing City staff. I want to recognize and thank TEAM DESTIN made up of our council, administration, staff, volunteers, and committee members for their dedication to making Destin a better place to live, work and play.

My heartfelt thanks go to our first responders. Whether on the road, on the sand or on the water, they truly are the lifeline for all of us in Destin. Every day they ensure Destin remains a place of peace and unity. They sacrifice weekends, holidays, and time away from their families to protect ours – and for that, I am forever grateful. Thank you to the Okaloosa County Sheriff's Office and the Destin Fire Control District for your partnership, for your friendship, and caring about the citizens we serve.

We have overcome major challenges, and it's all because of Team Destin. We've faced new challenges and overcome them with efficiency and excellence. Through perseverance, teamwork, fresh "out of the box" concepts and ideas, and new technology, Destin is continually striving forward and will be an organization that others will look to as an example.

Thank you, God bless you, and God bless the City of Destin.

Read Mayor Jarvis' entire speech at www.cityofdestin.com.

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