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DESTIN Life

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Veterans 48 Keeps It Real: Builds Bikes for Vets, And Much More

By MICHELLE RUSCHMAN

"Twenty-two veterans take their lives every day. We are just trying to reduce that 22 by giving them more purpose and giving them a distraction if nothing else."

~ Jeff Powell

Local Jeff Powell is the founder and President of Veterans 48, a 501c3 non-profit organization, whose goal is to build modified bikes for wounded veterans. Jeff himself spent 30 years serving in the air force, and upon retiring, realized he was missing a critical piece of his life from being active duty: The camaraderie he had enjoyed being part of a community of military men and women. When he retired, Jeff missed the people who spoke the same language, understood the experiences he'd had, and the bonds that were formed from lives unique to warriors. When he left a distinguished military career there was a deep sense of loss as the call signs, stories,



and nicknames ended.

"After that much time, culturally, socially, you pick up habits. Separating from that culture, that environment, even though it's a positive retirement, it still leaves you isolated and feeling without purpose. I tried the contractor thing, but I didn't feel fulfilled. I worked for Tesla and that was fun for a while, but it was

too physical. So, I bought this building. I always loved riding; so did my friends. We call ourselves Wild Hogs. There's a sense of freedom when you ride, but you're also trying to survive, just trying not to get hit and keeping it between the lines. It lets you get out of your head. I want to give that back to guys who have lost a leg."

Many men and women

who leave the military tend to retire at their last assignment. As friends move on from the base, however, loneliness sets in for those who have left the life and still remain. It can especially take a toll on soldiers who have come back from combat. The isolation can jeopardize their mental

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Keeping Destin Beautiful: Part Two

By RITA L. SHERWOOD

My last article, part one, discussed how two locals, one employed by the county, and the other, a local business owner, strive to keep Destin beautiful.

Alex Fogg, Coastal Resource Manager for the Destin and Fort Walton Beach Okaloosa County Tourism Development Council, concentrates more on our local waterways by implementing and overseeing artificial reefs for habitats for our local fish.

BEAUTIFUL
continued on page 2



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Community

VETERANS 48

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well-being, particularly if they have come back from combat with life-changing injuries. Jeff and his wife, Jackie, also a retired vet decided to build a community that these vets could be a part of, and Veterans 48 was born.

"Twenty-two veterans kill themselves every day so we are just trying to reduce that 22 by giving them more purpose and giving them a distraction if nothing else."

Jeff and Jackie are avid motorcycle enthusiasts and it was bike building that became the "excuse" for their fellow vets to gather. Their building at 50 Hill Ave., just outside the back gate of Hurlburt Field, is the clubhouse in which he invites vets to come, gather, tell their stories, and rebuild the community they left behind. At Veterans 48, they can have a cup of coffee, listen to music, and settle in for great conversation where "we understand us," says Jeff.

The campaign Veterans 48

is currently promoting is for vet, Brandon Gingras. Brandon was removed from combat due to spinal injuries. He has since developed his own non-profit, Hunt Pray Eat, to help veterans' sons without fathers. Once funds are raised for parts, his bike will be built by the kids in his program with professional supervision. The plan is to raffle off the bike to fund Hunt Pray Eat. The goal for builds done through Jeff's organization is that each bike has authentic, brand-new parts. To donate to

the current and future builds, go to veterans48.org/donate.

Jeff stresses that this isn't just for people who love motorcycles. There's even a single mom who is a gunsmith and veteran, who fixes and restores guns. He's excited about all the activity that happens in his building.

"It's about the connection. Get off the couch and come to the shop. Not the clinic at the VA, not the doctor, not the bar. Come to this healthy environment where we joke and kid and tease each other, just like we do

in the military, and get back to that camaraderie you miss when you get out. This is for the military who want to find that community again."

For more information, visit Veterans48.org and to donate, veterans48.org/donate.

Michelle Ruschman is a local writer, artist, jewelry artisan and speaker. Connect with her at michelleruschman.com, on Insta @michelleruschman_art, and on her Facebook group, The Prodigal Artist Gallery.

BEAUTIFUL

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These reefs are not only used by fishers and divers, but also are habitats for commercial and recreational fish we all enjoy eating.

Bobby Wagner, Owner of Trees on the Coast, runs the "Honor Tree" program which beautifies Destin one tree at a time. He also spearheads the volunteer organization called the Divers Down Pollution Project that removes trash from our local waterways, and participates, plans and promotes a monthly beach trash cleanup too.

Catherine Card, City of Destin Public Information Manager, and the city of Destin, have also done their part by implementing an initiative back in 2017. The City of Destin started the Leave No Trace initiative to promote environmental awareness and pride in our city. Catherine says, "We all love Destin and play a vital role. We must be conscience of our actions and how they can impact not only our environment, but our city too."

A partnership among the City of Destin, Okaloosa County and the Okaloosa Tourist Development Department, ensures that our beaches are cleaned and beach trash cans are emptied on a regular basis. In 2019, more than 1.3 million pounds of trash were collected from Destin and Okaloosa Island beaches.



In 2020, (during COVID-19), about 900,000 pounds of trash were collected from the same beaches.

Catherine states, "Our Leave No Trace initiative goes much more beyond keeping our beaches and waterways clear and clean from trash. We also want to include our parks, front yards, roadways and our entire city." She hopes that residents, local businesses and visitors alike will join their effort and support the initiative. Businesses can support by displaying the Leave No Trace logo on their digital billboards or by simply posting "Leave No Trace" on their marquee sign. Pick up your free Leave No Trace decal at city



hall by emailing Catherine at Ccard@cityofdestin.com. Residents and visitors can also support the initiative by removing any items they bring to Destin with them.

Destin collaborates with many partners on different clean-ups throughout the year and even operates an Adopt-A-Street program which allows local families, businesses and community groups to adopt sections of a street to keep it free of litter and debris. To sign up and get more information, check out www.cityofdestin.com/leavenotrace.

Local resident Lucille Rogers does her part too by simply picking up trash on the beach. Lucille and her husband relocated to Destin from upstate New York, and have a son, a daughter, and two grandchildren living in Destin, and another daughter

still residing in New York.

Since retiring two years ago, she's made it her mission to keep the beach pristine. Her interest in the environment began with her first Earth Day experience in 1972, and for as long as she can remember, she has cared about the quality of our environment and of course, since moving to Destin, our beaches. Although she's only one person, she can see that she's making a difference. Most mornings she begins at the June Decker public beach and then goes through the beaches of Henderson State Park. She's armed with multiple recyclable bags to sort the things she finds as she walks. She says, "I am so happy to live in close proximity to the most beautiful sandy white beaches in the country—if not the world. My hope is that people become more conscience of

their surroundings and make a sincere effort to keep our beaches beautiful and clean!"

"In general people love to sit at the beach and enjoy the waves quietly landing on the shore. At the same time, their trappings leave footprints behind. A child's

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History of Destin Vacation Rentals

By FRANK BERGE

About 12,000 years BC (Before Condos), a little place happened to catch the eye of wayward travelers. They found a magic land where crystal white sands are kissed by emerald green waters and the sky just seems to have prettier clouds than anyplace else on Earth. They were simply looking to stop and relax, but they found so much more. Here, in this little special little spot by the beach, Native Americans hunted and fished. They stopped to camp, trapped animals, harvested plants, and lived off the abundant wild resources, deep in the old-growth forest and along the precious shores of what we now call Northwest Florida.

Our story begins about 12 millennia or so later, on May 12, 1932. That's when the War department sold two of the lots on the Destin Harbor to Mrs. Green of Pensacola. She had big plans for small houses.

The lots were located roughly where the parking lot for the Emerald Grand sits. She used her purchase to establish the

first vacation rental cottages here in Destin. The concept of a rentable home isn't a new idea, but with these humble beginnings, Mrs. Green has made a difference in the hearts of millions of visitors here over the years. People looking for a respite, a quiet getaway, a place to commune with nature, and a place so beautiful, it makes it easy to look inward. Destin is that place.

Early vacation rentals were simple concrete structures. Four walls, maybe a large bay window in the direction of the Gulf of Mexico, the very bare essentials of home. What these humble abodes lacked in grand splendor and luxury appointments, they made up for in unimaginable views of the dunes and the shore. Irreplaceable now, these amazing virgin views had a connection with nature that we can't even begin to imagine. They helped families get a little closer to the beach and a little closer to each other, and that's all they were required to do for the next 20 years. But, oh, what a time. Every place experiences



popularity and its population increases differently. To say Destin is unusual is an understatement.

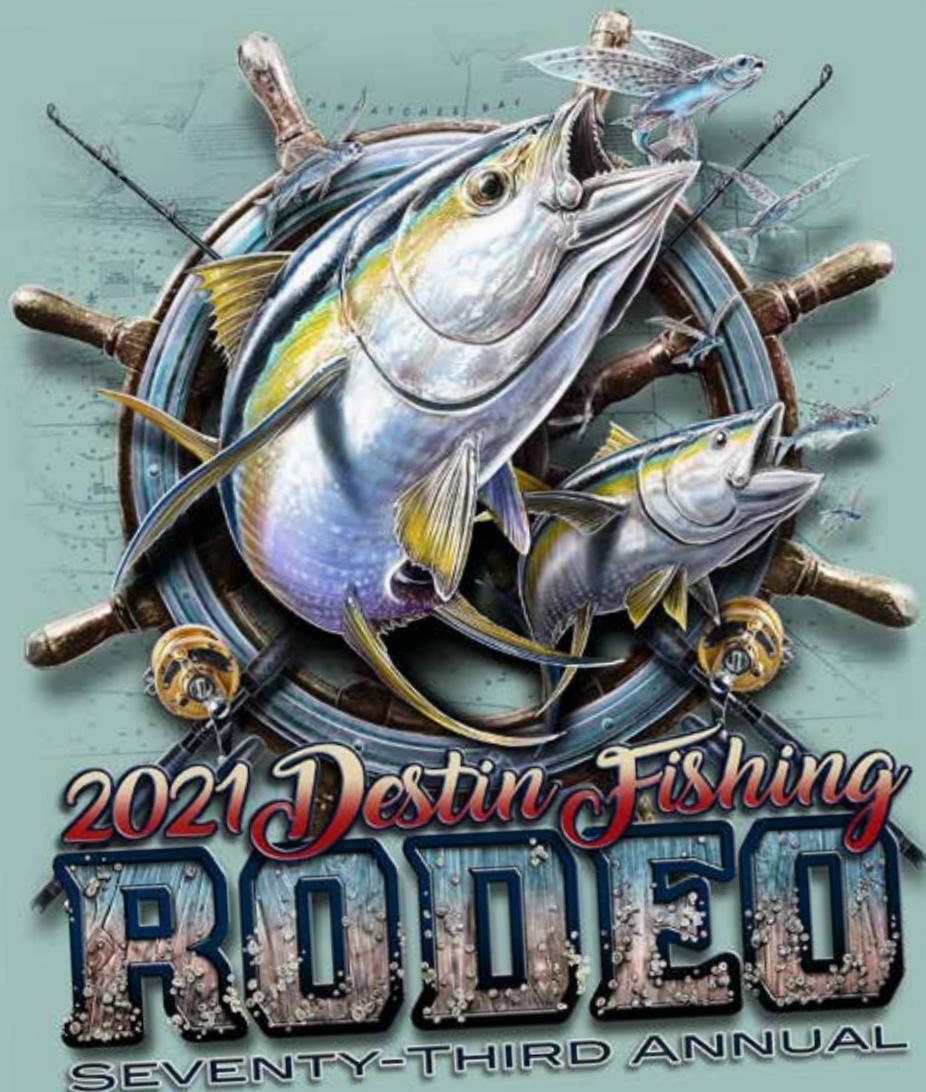
Though it's a known fact that insects by far outnumber humans on the rest of the planet, here in Destin, maybe not. There are 11,500 permanent residents on our shores (on those occasional off weeks); that number jumps to more than 250,000 any given week in season. The loose math works out to over 2 million through the summer. So, if you come across a grumpy local, it could very well be because, at any given moment, each and every one of them is catering to the needs of roughly 21 giddy tourists.

Leonard Destin had the right idea over 150 years ago, setting up his fishing camp on these shores. Since then, the Harbor has grown exponentially with each condo skyscraper that goes up, retaining its charm in the people's faces that are so happy to be here. It's been said that to see Destin the way it used to be, simply look out at the Gulf, that view hasn't changed a bit. This sleepy little fishing village

had a long way to go. Over the last 73 years or so, word spread throughout the Southeast and eventually the world. Destin quickly became a household name, synonymous with its relaxing calm shores, warm waters and plentiful fishing.

Building on that rich history of fishing, an event sprung up back in 1948 that would forever help drive the local vacation rental market. The Fishing Rodeo got its name from the abundance of large fish, so many to round up and catch, you could practically ride them! Visitors have been flocking to Destin's shores every year since. The sheer numbers make this the largest attended, longest-running (and ah'hem, luckiest) fishing tournament in the world. No other event even comes close to generating the room nights that the Rodeo draws in annually. Just like Destin, it has grown every year. Rodeo founders Howard Marler, Jewel Melvin and Willie Marler were so interested in promoting rentals that

Continued on page 30



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Awards

**DESTIN HARBOR
EVERYDAY
IN OCTOBER**

 Community

Cali's To Do In Destin! SEPTEMBER 2021

..... 10

Free Beach Bonfire | 5pm | Royal Palm Grille
Name That Tune | 6:30pm | Village Door Music Hall
Karaoke Night | 8pm | Village Door Music Hall
Latin Night | 9pm | Bric a Brac
..... 11

Farmer's Market | 9am-1pm | Grand Boulevard
Jerk Off Hurricane Ida Fundraiser | 12pm | Boathouse Oyster Bar
Karaoke | 8pm | World Of Beer Destin
..... 12

Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)



Beach Church Service | 6:30pm | Henderson Beach State Park
..... 13

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



..... 14

Singo Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Endless Summer Party | 6pm | Sunset Bay Cafe
Trivia Night | 6:30pm | Village Door Music Hall
Trivia Night | 7pm | Village Door at Seascapes
Game Night | 7pm | Landsharks Pizza
Music Bingo | 7pm | World of Beer
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Bonfire on the Beach | 6pm | The Bay
Wednesday Night Free Concert Series | 7pm | Baytowne Wharf
Rock'n Bingo | 7pm | FATBoys Destin
Open Mic Night | 7pm | Enlightened Studios
Trivia | 7pm | World of Beer
..... 16

Bubbly Baytowne | 5pm | Village of Baytowne Wharf
Third Thursday Wine Walk | 5pm | Gulf Place
Karaoke Night | 6pm | Village Door Music Hall
Little Black Dress Ladies Night | 6pm | Palms Bistro
Live Music | 6pm | Mattie Kelly Arts Foundation
Ladies Night | 9:30pm | McGuire's Destin
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Free Beach Bonfire | 5pm | Royal Palm Grille
International Talk Like A Pirate Day | 5:30pm | Village of Baytowne Wharf

Name That Tune | 6:30pm | Village Door Music Hall
Murder Prohibited Dinner Theater | 6:30pm | Drunken Goat Saloon
Karaoke Night | 8pm | Village Door Music Hall
Latin Night | 9pm | Bric a Brac
..... 18

Farmer's Market | 9am-1pm | Grand Boulevard
Burgers, Bourbon & Beer Festival | 12pm | Destin Harbor
Karaoke | 8pm | World Of Beer Destin
..... 19

Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Beach Church Service | 6:30pm | Henderson Beach State Park
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Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
..... 21

Singo Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Trivia Night | 6:30pm | Village Door Music Hall
Trivia Night | 7pm | Village Door at Seascapes
Game Night | 7pm | Landsharks Pizza
Music Bingo | 7pm | World of Beer
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Bonfire on the Beach | 6pm | The Bay
Rock'n Bingo | 7pm | FATBoys Destin
Open Mic Night | 7pm | Enlightened Studios
Trivia | 7pm | World of Beer
Wednesday Night Free Concert Series | 7pm | Baytowne Wharf
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Karaoke Night | 6pm | Village Door Music Hall
Little Black Dress Ladies Night | 6pm | Palms Bistro
Live Music | 6pm | Mattie Kelly Arts Foundation
Throwback Thursday Cinema | 7pm | Village of Baytowne Wharf

Ladies Night | 9:30pm | McGuire's Destin
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Free Beach Bonfire | 5pm | Royal Palm Grille
Name That Tune | 6:30pm | Village Door Music Hall
Karaoke Night | 8pm | Village Door Music Hall
Latin Night | 9pm | Bric a Brac
..... 25

Farmer's Market | 9am-1pm | Grand Boulevard
Karaoke Night | 6pm | Village Door Music Hall
Karaoke | 8pm | World Of Beer Destin
..... 26

Beach Church Service | 7:30am | Crab Trap Destin
Karaoke | 6pm | Village Door Restaurant (Baytowne)
Beach Church Service | 6:30pm | Henderson Beach State Park
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Free Beach Bonfire/SIN Night | 5pm | Royal Palm Grille
..... 28

Singo Music Bingo | 5:30pm | LuLu's Destin
Karaoke | 6pm | Enlightened Studios FWB
Artful Dining Series | 6pm | Mattie Kelly Arts Foundation
Trivia Night | 6:30pm | Village Door Music Hall
Trivia Night | 7pm | Village Door at Seascapes
Game Night | 7pm | Landsharks Pizza
Music Bingo | 7pm | World of Beer
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Free Beach Bonfire | 6pm | The Bay Restaurant
Trivia Night | 7pm | World Of Beer Destin
Wednesday Night Free Concert Series | 7pm | Baytowne Wharf
..... 30

Karaoke Night | 6pm | Village Door Music Hall
Little Black Dress Ladies Night | 6pm | Palms Bistro
Ladies Night | 9:30pm | McGuire's Destin



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TO DO IN DESTIN



Around Town: Events

2021 Destin Rotary Club Fall Butt Rub Charity Fundraiser in Full Swing!



Get your butt now! Rotary members rub, smoke, pull, shred and cook the best, mouth-watering pork butts to support various charities including Food for Thought, Harvest House Destin, the Mattie Kelly Arts Foundation (MKAF), the Boys and Girls Club of Okaloosa County and the Destin Rotary Scholarship Fund, contributions directly supporting those in need.

The Rotary Club of Destin is known for its smoked pork butts which have won many awards over the years! For \$45 you'll receive approx. 5 lbs. of meat shredded, bagged and ready to eat! There's also "half butts" for \$25 which is half the meat.

Visit facebook.com/Destin-Rotary to purchase yours direct-

ly or from any Destin Rotary member. Hurry! They always sell out! Pick up on Sept. 18 at 3997 Commons Dr, Destin, FL 32541 (In front of the Ryland Morrow Allstate Agency).

Join International Coastal Beach Cleanup Sept. 18!

In collaboration with Okaloosa County, Choctawhatchee Basin Alliance, and Wet Inc., The City of Destin, will host its International Coastal Cleanup Kick-Off Day on Sat., Sept. 18th from 8-11 a.m. Online pre-registration encouraged! There are two clean up locations associated with this registration.

1) Norriego Point: Gulf Shore Drive (Holiday Isle), Destin

2) Mattie Kelly Park & Joe's Bayou: 800 Beach Drive, Destin

Following the beach cleanup, there will be a complimentary breakfast. Breakfast is limited and will be available on a first come, first serve basis.

In collaboration with Okaloosa County, the Okaloosa County Tourist Development Department, The Crab Trap,

Destin, and Henderson Beach State Park will host its International Coastal Cleanup Kick-Off Day also on Sat., Sept. 18 from 8-11 a.m.

The Crab Trap Destin: 3500 Scenic Highway 98 East, Destin, FL 32541

Henderson Beach State Park: 17000 Emerald Coast Parkway, Destin, FL 32541

Following the beach cleanup, The Crab Trap, Destin will be providing a complimentary pancake breakfast between 9 to 10:30 a.m. Breakfast is limited to the first 150 clean-up volunteers, with a priority to those who have pre-registered through Eventbrite. Breakfast is sponsored by: S.E.A., a Saltwater Restaurant initiative that helps support programs that protect and preserve our beaches. Learn more at: saltwater-restaurants.com/sea

CHECK-IN BEGINS AT 8 A.M. FOR ALL LOCATIONS.

A free event t-shirt will be available on a first come, first serve basis, with a priority given to those who have pre-registered through Eventbrite. Prizes will

be awarded for the most cigarette butts collected!

B.Y.O.B: Bring Your Own Bucket! Help us conserve and reduce additional waste by bringing your own cleanup equipment:

- Bucket or mesh bag for debris
- Reusable hand gloves or garden gloves (or trash pickers!)
- Reusable water bottle

The Taylor Haugen Foundation Hosts Savor the Sound Fundraising Concert

The Taylor Haugen Foundation will host a fundraising concert on the afternoon of Oct. 9 at the Mattie Kelly Arts Center Amphitheater in Niceville. After a decade of success with Savor the Season, a wine and food pairing fundraiser, the foundation's new goal is to host a family festive outdoor concert fundraiser, Savor the Sound, that provides entertainment for their community of supporters while honoring Taylor's legacy as they work to protect youth athletes from abdominal injuries.

Savor the Sound is a fami-

ly friendly Saturday afternoon event at Northwest Florida State College's outdoor amphitheater. Niceville-based Duchess will headline with Parker Williamson set to open. The venue will also host local food trucks, local breweries, VIP venue sponsors, a raffle and live auction.

This is a special venue and fundraiser for the Taylor Haugen Foundation, as their first ever fundraiser was a concert at the Mattie Kelly Arts Center with the All-American Rejects.

Tickets are are \$20 per person or \$50 for a four pack available at Taylorhaugen.org and mattiekellyartscenter.org.

GOP Lincoln Dinner Sept. 25

The Okaloosa County Republican Executive Committee (OCREC) will have its annual Lincoln Dinner fundraiser on Sat., Sept. 25, 2021, at the Island Hotel. Representative Anthony Sabatini will be the keynote speaker. He is a Republican member of the Florida House of Representatives,

Continued on page 12

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 Community

Trends & Treasures

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



Fall and Football—two of our favorite words! And our favorite cupcakes are always on hand for tailgating, back-to-school, birthdays and celebrations! Smallcakes’ 12 pack of assorted minis are \$15 and a great way to sample all the flavors! September is here, ushering in a new wave of “ALL” cakes, in all flavors and varieties—cupcakes, cookie cakes, “mini” or “mighty” cakes, brownies, cupcakes-in-a-jar, birthday and wedding cake heaven on earth! You can choose from an array of “frostacious” frostings and a variety of cupcake flavors to suit even the pickiest palate! Grab Smallcakes for the big game whether tailgating or hosting a game-watch party, while social distancing of course. You’ll certainly be a hit with your fellow fans who won’t be distanced from the flavorful, team-colored Smallcakes. Make your celebrations personal with custom edible logos and images to go on these tempting treats, baked fresh, with up to 18 flavors from which to choose. Don’t forget your pets treats! As seen on the Food Network and Cupcake Wars, “ALL” cakes are perfect for games as well as any other occasion you can dream up!

Call ahead for pre-orders or curbside pickup!

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facebook.com/SmallCakesOfDestin
www.smallcakes.net

Could Kelly Plantation be One of the Hottest “Neighborhoods” in the Country?

Brian Locicero, REALTOR®

It is indeed, according to Brian K. LoCicero, REALTOR® with the Be On the Coast Real Estate team at Keller Williams. “The appeal of the Kelly Plantation lifestyle grew in part, thanks to the pandemic: “Permanent residence in vacation towns are on the rise, as working from home/remote work is driving Americans to seek out space,



solitude in a space they love and affordability during the coronavirus pandemic.” With historically low interest rates, if you’re ready to explore the possibility of owning property in the exclusive enclave of Kelly Plantation, view Brian’s new listing in the Stonebridge area of the neighborhood. The Freddie Couples signature golf, tennis and Bay-front community is secluded between Destin’s Choctawhatchee Bay and the Gulf of Mexico. Property in the 24-hour gated neighborhood is sought after, in part because of the miles of waterfront residents can enjoy, walking trails, pickleball courts and beautiful nature preserves.

This beautiful Mediterranean style home has 4 bedrooms, 4 baths and features a gourmet kitchen with custom cabinets, granite counter tops, with three sinks and a large pantry. A stunning wine cellar is located adjacent to the main level living room. The family room and master bedroom also open up to the lanai. In addition to the golf and tennis course, the homeowner’s club has a large community swimming pool, game room, exercise facility, dog park, children’s park, fresh water ponds for fishing, and stables.

Contact Brian K. LoCicero, REALTOR® at (850) 739-3800 MLS #: 878824 To search for homes in your price range, visit: BeOnTheCoast.com.

It’s September and Football Season is Upon Us!

Frill Seekers Gifts and Personalized Fabulous Finds

If you grew up in the South, as a Southern Belle, you enjoy getting dressed up in your favorite team’s colors to show your spirit. In fact, most of us look forward to game days, as much as we look forward to Christmas. With this in mind, Frill Seekers Gifts introduced a Gameday Beaded Bag collection, handbags, wristlets and coin purses with your team colors, Greek letters, a name or slogan. These



bags look fantastic tossed inside of a clear stadium approved handbag. Designing your bag is fun, too. Simply select a beaded color for the piece, select the slogan, name or monogram that you’d like and the color of beads to be used on the lettering and lastly, select a font. Our hand-beaders will design the look, bead the bag and line it a coordinating fabric. For a casual gameday outfit, a little accessorizing goes a long way. Adding a light layer like a jacket and a crossbody bag immediately adds a little something extra to your look. To dress up your look even further, tuck your tee into some wide leg trousers with a structured blazer and heels to make it work place appropriate. Frill Seekers offers a variety of college accessories and gifts, such as earrings, pendants, tote bags, wine glasses and blankets in your team’s colors. To design your bag, visit the website or call.

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Stock up on delicious gluten free meals make with all-natural, whole ingredients each week! Have nutritious meals ready to eat in just two minutes! Clean eating IS simple! 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. You can select individual meals from the weekly menu which includes “Healthy

Gourmet” specials and the eight popular staple meals! If you don’t have time to choose, you can select one of the packages and Healthy Coast will choose a variety of healthy meals for you! Your meals are made fresh to order with 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. Eating clean doesn’t have to be boring and bland. If you love food like they do, you’ll love these tasty, healthy, nutritious meals. Destin Life can’t wait for you to discover clean eating the Healthy Coast Meals way... Healthy food never tasted so good!

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PAGANI vs. Coolsculpting CRYO850 Performance and Recovery Center



While both technologies use extreme cold temperatures to burst subcutaneous fat cells, there are some important key differences: No Guess Work. Visual problem areas can stem from fat in an adjoining area. The PAGANI Thermal Imaging Technology identifies the exact locations of sclerotic fat, allowing a personalized treatment plan and progress tracking. More Area: The small PAGANI wand allows for focus on multiple problem spots within in a larger section of the body. Coolsculpting is limited to a pre-defined section based on the size of the large rectangular applicator. No Shelving: With PAGANI, the application is fluid, transitions of cold exposure are smooth. The Coolsculpting rectangular applicator often results in a “shelf” of fat or loose skin around the area treated.

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

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

Cost: PAGANI treatments are between \$175 and \$375 per treatment. Coolsculpting treatments range from \$500 - \$1200. See the coupon section for half off a consultation during the month of September.

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Eggs On the Beach Cooking Competition Returns to Seascape Resort on October 16

Registration open for Cook Teams, Tasters and Sponsors

The Emerald Coast's official Big Green Egg EggFest cooking competition, Eggs on the Beach, is returning to Seascape Resort in Miramar Beach on Oct. 16, 2021. Presented by Bay Breeze Patio, the family-friendly event celebrates the delicious results of cooking on the Big Green Egg while benefitting two local charities—the Fisher House of the Emerald Coast and Food for Thought.

"We're excited to see this event evolve," said Bay Breeze

Patio co-owner and event co-founder Wayne Paul. "Bigger is not always better. After canceling the 2020 event, we're redesigning the event in a new location at Seascape that will allow us to separate team tents and provide space to spread out. We're looking forward to welcoming first-time participants as well as welcoming back some of our veteran cook teams to the 2021 competition."

Registration is now open for cook teams of all types. Backyard grilling enthusiasts, non-profit organizations, restaurants and businesses are all invited to

show off their skills at the grill for a chance to win prizes and be recognized as the best. With several ways to win, including People's Choice Awards, Judges Awards, Knob Creek Awards, and Best Booth Display Award, there are many opportunities to be rewarded. Cook teams of up to six are provided a large or extra-large Big Green Egg, lump charcoal, fire starter, plate setter, table, tent, paper plates, plastic utensils, napkins and toothpicks. Teams are responsible for bringing their favorite recipe, ingredients and booth décor.

Consider registering to be a



taster. Tasters nibble on tasty bites ranging from meats and seafood to veggies and desserts that have been cooked on the Big Green Egg then vote on their favorites. The "People's Choice" votes will help one lucky team win bragging rights and a brand new large Big Green Egg.

This year's 2021 cooking competition has a new location behind the Seascape Towne Center overlooking the pond and fountain. The new location will allow each cook team to have their own 10x10 tent, allowing for more prep space and social distancing. In addition, the tiki bar, public restrooms and access to Seascape Towne Center businesses will provide

added convenience and enjoyment for cook teams and tasters.

The best part is that Eggs on the Beach will once again support two incredible local non-profits that are serving needs in our community among students and active and retired military. For those who have thought of owning a Big Green Egg, Demo Eggs, which are used during the competition, are available for pre-sale at a discounted price.

Eggs on the Beach will take place from 10 a.m. – 1:30 p.m. on Saturday, October 16, 2021. To learn more, register a cook team or purchase taster tickets, visit www.EggsOnTheBeach.com.

Seaside School Foundation Hosts 20th Annual Race!

The Seaside School Half Marathon + 5K will be back in-person for the 20th anniversary running on Sunday, Feb. 20, 2022, in Seaside. The three-day charity race weekend kicks off with the coastal cuisine event Taste of the Race on Friday night, then proceeds to a fun-for-all-ages Race Expo on Saturday, and culminates on Sunday morning with the running of the half marathon + 5K along the iconic Highway 30A starting and finishing in Seaside. Registration for the 5K is \$95 and the half marathon is \$125. In order for virtual race participants to receive complimentary swag bags before race week, virtual runners need to complete registration before January 28th, 2022. 100% of the funds raised from the race weekend benefits the Seaside Schools Foundation, which supports the Seaside Neighborhood School and Seacoast Collegiate High School.

Register at <http://runseasidefl.com>.

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Eggs on the Beach Big Green Egg Festival

Oct. 16, 2021 | Seascape Resort
10 a.m. - 1 p.m.

Love to grill? Sign up a cook team.
Love to taste delicious bites? Sign up to be a taster.
Love to support the community? Sign up to be a sponsor.
Learn more at EggsOnTheBeach.com.



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The Market Shops Sixth Annual Bloody Mary Festival Set for October 23, 2021

Proceeds to benefit Habitat for Humanity - Walton County

On Saturday, October 23, The Market Shops will host its Sixth Annual Bloody Mary Festival benefiting Habitat for Humanity - Walton County.

The annual event, powered by Step One Automotive Group, will feature unlimited tastes of South Walton's most creative and innovative Bloody Mary's made with Distillery 98's Dune Laker Vodka and served by the finest restaurants and bars on the Emerald Coast.

For a \$40 donation, guests are invited from 11 a.m. to 2 p.m. to enjoy up to 25 of South Walton's most coveted Bloody Mary's served in specialty cups provided by Compass Builders of Florida and Frillseekers Gifts. A panel of select food critics and local celebrities will judge each Bloody Mary to select the winners for the most delicious and most creative. There will also be a highly coveted first-, second-, and third-place People's Choice Award that is selected by each guest in attendance.

There will also be plenty of food from the various restaurants located directly in The Market Shops. Local craft brews will be served by Idyll Hounds Brewing Company along with champagne, provided by Hey Mama Wines, from the Bubbly Bar sponsored by Courtyard by Marriott Sandestin at Grand Boulevard, Residence Inn by Marriott Sandestin at Grand Boulevard, and the Hyatt Place



by Marriott Sandestin at Grand Boulevard. Guests will be able to cool off with alcohol-infused popsicles provided by Swell Pops and a hydration station by Berkshire Hathaway HomeServices PenFed Realty. A lounge area with additional seating and cornhole games provided by Vacayzen will be set up on the main lawn, along with SEC football streaming on the big screen courtesy of Insurance Zone.

Guests can enjoy a commemorative photo booth courtesy of Legendary Marine, music by DJ

Dad, a cigar bar by Shore Thing Cigars, and exclusive shopping opportunities from The Market Shops merchants. Headlining the event will be a live performance from Dread Clampitt on the main stage brought to you by Carter & Company CPA, LLC.

Tickets are currently on sale through 850Tix for the pre-sale price of \$40 or can be purchased the day of the event at the door for \$60. Visit www.themarketshops.com.



THE MARKET SHOPS 6TH ANNUAL BLOODY MARY FESTIVAL

PRESENTED BY VISIT SOUTH WALTON POWERED BY STEP ONE AUTOMOTIVE

SATURDAY OCTOBER 23, 2021 11 AM - 2 PM

\$40 IN ADVANCE \$60 AT THE DOOR

TO PURCHASE TICKETS, VISIT THEMARKETSHOPS.COM

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- CRAFT BEER
- LIVE MUSIC by Dread Clampitt
- BUBBLY BAR
- LIVE STREAMING of SEC Football
- LOCAL EATS & SHOPPING
- BOOZY POPCICLES
- PHOTO BOOTH & DJ DAD
- CIGAR BAR

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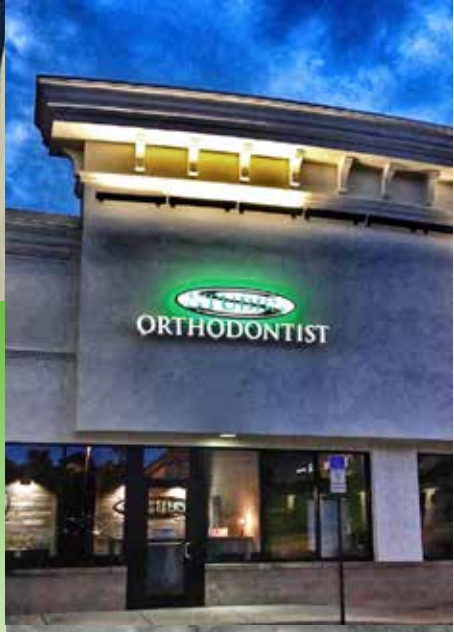

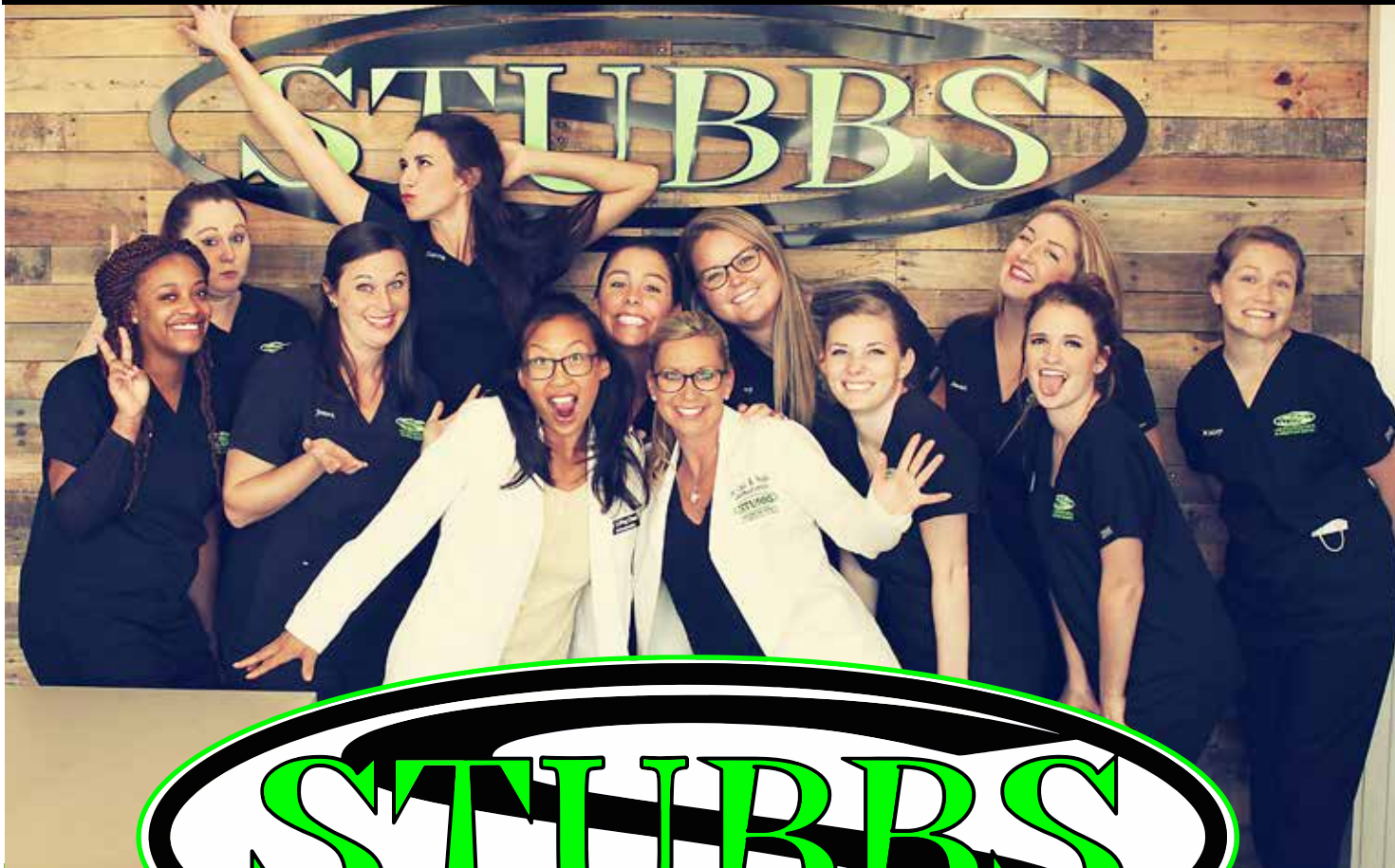
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Questions: Please email Event Director, Courtney Blackerby COLACHERBY@ABSOLUTECAMSERVICES.COM
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 Community

Around Town: Events (continued from page 5)



serving the 32nd District since 2018. Representative Sabatini is a strong advocate for individual liberty and a constitutional freedom fighter for Florida. He has filed and sponsored legislation on a variety of issues, such as cracking down on Big-Tech censorship, mandating the use of E-Verify, making Florida a Second-Amendment Sanctuary, tightening elections laws, etc. He is the only member of the state legislature to receive a 100% rating by the American Conservative Union and the highest lifetime rating from the Club for Growth in Florida (95%). He received his B.A. and J.D. from the University of Florida and also serves as a captain in the Florida Army National Guard. For more information

on the Lincoln Dinner and to obtain tickets, visit the Okaloosagop.com website. You may also contact OCREC Chair Sandra Atkinson at 850 543-8742 or OCREC Vice Chair Cheryl Stubbs at 850 797-3605.

LuLu's Marlin 5K 2021 will be held Nov. 6!

The Cheerleaders of Destin Middle School, Fort Walton Beach High School, Niceville High School and the new Destin High School invite you to the 5th annual LuLu's Marlin 5k to raise funds for their cheer programs. This event is a competitive and friendly run or walk through the beautiful Regatta Bay Golfing Community and followed by the best afterparty, awards, silent auction, and door prizes. Your race entry includes a colorful race shirt. Race time 8 a.m.; package pick up day-of until 7:50 a.m., and the night before at LuLu's front deck 5 p.m.-8 p.m. with a special priced pre-race pasta dinner option if you so desire.

LuLu's | 4607 Legendary Marina Dr., Destin

DINK FOR PINK: Breast Cancer Awareness Fundraiser Benefiting The Foye Belle Foundation

The Hammock Bay Pickleball Club (HBPC) is hosting an all-day event, Sat., Oct. 9, 2021, from 8:30 a.m.-5 p.m. Try your luck at winning one of the many valuable items donated for the RAFFLES. EAT at the delicious food trucks, shop local vendors and cheer on the HBPC as they dominate the courts! HBPC and Foye Belle Shirts will be available.

All proceeds from the event will go to the Foye Belle Foundation and its Blue Bag Movement conceived by Chelsea Berler, a local on 30A, who lost her short battle with aggressive breast cancer in 2018 at the age of 34. It was through Chelsea's regular chemo treatments that the Foye Belle Foundation (Foyebelle.org) and the 'Blue Bag Movement' was born, named after her grandmother, Foye Belle, who passed away from cancer when Chelsea was a child.

The Foye Belle Foundation is a non-profit, volunteer orga-

nization that packs blue bags with love, hope and support and donates them to cancer patients who are actively seeking treatment. The blue bags are filled with goodies that are not only comforting, but help pass the time away during treatments. The foundation operates 100% on donations in order to provide these free Blue Bags.

To learn more about Chelsea and Foye Belle, visit FOYEBELLE.org. To participate, contact Event Director Courtney Blackerby at cblackerby@absolutecamservices.com. Visit FOYEBELLE.org for more info. Hammock Bay Pickleball Courts, 1850 Hammock Great Bend, Freeport, FL 32439

Tickets now on sale for Shelter House's "Purses with a Purpose"

Purses with a Purpose, a signature Shelter House event, returns for the 10th anniversary event to be held at Destin Commons, Sept. 23-25. Shoppers will have the opportunity to select from hundreds of new and gently used purses, wal-

lets and accessories up for sale or auction. Festivities kick off with a VIP event at 5:30 p.m. on Thursday, Sept. 23, in the former Williams Sonoma storefront next to Steve Madden and Express. New to the event this year, shoppers that are unable to attend the event in person will have access to virtually bid on handbags in the silent auction.

VIP tickets are \$25 before September 23 and \$30 purchased at the door. Purses with a Purpose reopens for bargain shopping on Friday, September 24 from 12-8 p.m. and Saturday, Sept. 25 from 12-4 p.m. with deep discounts on remaining merchandise, plus muffins, mimosas and free admission. Both Friday and Saturday are free to attend and open to the public.

For more information, visit Shelter House's Facebook page or www.shelterhousenwfl.org and <http://bidpal.net/purseswithapurpose>.



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13th Annual Baytowne Wharf Beer Fest at Sandestin!

October 8 & 9

Known as the “Best Beer Fest on the Emerald Coast,” this popular event features more than 40 on-site craft brewers.

Friday, Oct. 8 - Saturday, Oct. 9
TICKETS ON SALE NOW at BaytowneBeerFest.com!

Time to roll out the barrel and discover unique suds and ales! The Village of Baytowne Wharf at Sandestin presents the 13th Annual Baytowne Wharf Beer Fest on October 8-9, 2021. American specialty beers from around the nation will be available for participants to sample and savor.

Friday, October 8
Beer From Around Here 6-8pm | Baytowne Wharf Events Plaza

It’s back! One of our favorite events during the annual festival is Beer From Around Here. Local breweries will feature their product for a more intimate night of learning about craft beer culture. And, our restaurants here in The Village showcase their best dishes – combin-



ing their unique lite bites with the many complimentary flavors of a good brew. This event is more intimate—limited number of tickets available.

Saturday, October 9
Grand Craft Beer Tasting 2-6pm | Baytowne Wharf Events Plaza

The main event will feature more than 50 breweries, offering close to 200 domestic and international craft beers for sampling! Brewery representatives will be available to discuss the different types of lagers and ales, teaching about the variety of styles. All ticket holders will be provided a Baytowne Wharf Beer Fest tasting glass for sam-



pling. Enjoy live music from 2-6 p.m!

TICKETS:
BAYTOWNEBEERFEST.COM

Friday, October 8th | Beer From Around Here

\$50 General Admission and \$60 the day of the event if not sold out

Tickets include admission to Friday nights event from 6pm-8pm only.

Saturday, October 9th
Grand Craft Beer Tasting | General Admission

\$40 General Admission and \$50 the day of the event if not sold out

Tickets include admission to the Saturday Beer Tasting event from 2pm-6pm only.

*Beer Tasting Glass included with all tickets.

Baytowne Wharf Beer Festival partners with Fisher House of the Emerald Coast to donate a part of the festival proceeds. Please drink responsibly.

The Village of Baytowne Wharf is always open to the public. Non-ticket holders are welcome to attend the event.

Wednesday Night Concert Series
Wednesday, Sept. 1st - Wednesday, Sept. 29th
7pm-9pm, FREE

This fall sit back and relax, and enjoy live entertainment. The concert series will feature both local and regional talent from a variety of genres. Concert begins at 7pm on the Events Plaza Stage.



Live Music Schedule
September 15: Will Thompson Band
September 22: Cadillac Willy
September 29: Jessie Ritter
October 6: Boukou Groove
October 13: The Pickled Pickers



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Destin Launches Beach Basket Pilot Program in partnership with Trees on the Coast



BY CATHERINE CARD,
CITY OF DESTIN PIO

On August 11th, Danny Kushion, a member of the parks and recreation staff, installed baskets at two city operated parks, June White Decker and the Shore at Crystal Beach. Beach patrons will now be able to "borrow" a basket and help collect trash as they walk along the beach and return it for the next person to use. This idea was brought before the Destin City Council by Bobby Wagner with Trees on the Coast.

"We love Destin, and we all play a vital role and must be conscious of our actions and how



they can impact our environment and city," stated Destin City Manager Lance Johnson. This is good for Destin, and we hope residents, local businesses and visitors will join the effort and support the Leave No Trace initiative and beach basket program by coming out and participating. Bobby Wagner with Trees on the Coast stated, "These beach baskets are another element to the #LeaveNoTrace initiative in Destin."

Many thanks to DestinFlorida.com and Murphy's Home Services, Inc., for their sponsorship and support of the pilot program. Interested in being a sponsor at another Destin Park? Please visit treesonthecoast.com. Please visit the city's YouTube Channel to view highlights of the program at youtube.com/CityofDestin.



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Meet Okaloosa County's Patt Maney

An Uncommon Freshman Legislator

By KENNETH BOOKS

Florida state representatives call one another "Rep." But Okaloosa County's newest legislator presented sitting representatives with a quandary. What do you call a man who is a retired brigadier general, a retired circuit judge and now a state representative?

They solved the problem, Patt Maney said, by referring to him as "GJR."

"There are a good number of veterans in the (Florida House of Representatives) freshman class," he said. "But veterans generally call me general. Lawyers call me judge. They couldn't figure out what to call me."

Patt, 73, a Kentucky native who has lived in Florida since 1975, challenged three other candidates for an open seat on the Florida House of Representatives in 2020, besting them in the Republican Party primary in August and defeating Democrat John Plante and write-in can-

didate Lance Lawrence to succeed current Okaloosa County Commissioner Mel Ponder. He took the oath of office on Nov. 4, the day after the election.

"Not surprisingly, I'm the oldest freshman in the class," Patt said with a chuckle. "The youngest was 26. They call us the bookends."

Patt move to Okaloosa County in 1975, where he practiced law for 15 years before his appointment as a judge with Florida's First Judicial Circuit in 1989. An Army reservist, he sustained wounds during a tour of duty in Afghanistan. After his recovery, he tentatively resumed his post on the bench. On Jan. 31, 2016, he became the longest-serving county or circuit judge to preside within the First Judicial Circuit. He retired from the bench in May 2018, the same month he turned seventy, Florida's mandatory retirement age for judges. He retired from the Army Reserve in 2007 with the rank of brigadier general.

Early in his term in the House, Patt had a plan. "I focused first on policy issues, then moved to appropriations," he said. And, he added, he got plenty of help from old hands. "Chris Sprowls, the Speaker of the House, and his leadership team put on a great program to get freshmen a common base of knowledge," Patt said. "The staff has been very friendly and responsive."

He said Sprowls is also gifted at keeping civil. "He told the whole house this isn't like Washington and we're not going to have the same atmosphere. We're going to debate policy and try to pass laws that are beneficial to the entire state. He keeps people on the subject and I appreciate that. He's reached across the aisle to treat the (Democratic) minority party fairly."

Not that his early service in the House hasn't been without hitches. "I was surprised that being a freshman in the House

is largely like being a freshman in high school," he said. "You don't know where you're going, but you don't want to be late. And the upperclassmen tend to tease or prank freshmen."

For example, Patt was presenting a bill to a committee and referred to the chair as "ranking member." A senior legislator chimed in with "Don't you know her first name?"

Another time, he said, a freshman representative was talking about an education bill by acronym. A senior committee member asked him what the acronym stood for and he drew a blank. "They pounced on him," Patt said, noting that the banter is good natured rather than malicious. "Most people don't expect to know that legislators harass each other," he said.

Right now, Patt is awaiting his committee assignments for the upcoming session. "I'm really interested in education, workforce development and infrastructure," he said. "And not



surprisingly in veteran's affairs and judicial issues."

Patt said his concept of infrastructure is not limited to bricks and mortar, but includes quality of life issues such as the environment. "I've sponsored several water projects," he said. "You've got to have clean water to survive and for our communities to grow."

Patt and his wife, Caroline, have been married 50 years and have raised two daughters, Lindsay and Sarah, who have given them six grandchildren. He's determined to be a force for good in his adopted Okaloosa County. "My goal is to be a very effective freshman legislator in representing the people of Okaloosa County and improving life for the state at large," he said.






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The more assets you need to protect, the higher the limits should be. For those with significant assets, an Umbrella policy is recommended for increased protection. In most cases, the Umbrella will require minimum underlying Liability limits of \$250,000/\$500,000.

Medical Expenses – Coverage for medical expenses because of bodily injury sustained by an insured caused by an accident. This covers your medical bills (not lost wages) regardless who is at fault in a crash. Usual limits offered \$1,000, \$5,000 and \$10,000.

Uninsured/Underinsured Motorist Coverage – This coverage pays for your and your passengers' medical bills and property damage if the driver at fault in an accident doesn't have insurance, has insufficient

coverage, or the incident is a hit-and-run. It is recommended to carry limits equal to the liability limits on a Stacked (broader) Basis rather than Non-Stacked.

PIP/Personal Injury Protection - Mandated by Florida, provides medical, disability, and death benefits to you and any passengers in your vehicle. Basic PIP covers up to 80% of your medical expenses and 60% of your lost wages.

Collision – Physical Damage coverage for your vehicle if it is impacted by another vehicle or damaged in an accident. This coverage is usually required by a lienholder on a leased or financed vehicle.

Comprehensive – Covers damage to your vehicle caused by an event other than a collision, such as fire, theft, vandalism, hail and flood damage. Like collision, this coverage is usually required by a lienholder on a leased or financed vehicle.

Other Recommended Coverages – There are many other coverages that should be considered when reviewing your Personal Insurance Program. Included are Loss of Use or Rental Reimbursement, Roadside Assistance, Accident Forgiveness, Gap, New Car Replacement, Diminishing Deductible, Pay-Per Mile Cover-

age, Customized Equipment and Original Equipment Coverage.

With the popularity of Uber and Lyft, one can now readily obtain Rideshare Insurance. This is supplemental coverage for drivers of the ride-hailing services, which is typically inexpensive. It provides valuable coverage for situations that are not covered by a driver's personal car insurance policy or the rideshare company's insurance policy. If you are a rideshare driver, please discuss options with your insurance agent.

Many of our neighbors and customers have golf carts, or LSVs (low speed vehicles). As long as they're not rented, they can be written as a separate policy, or added to your auto policy if they are licensed for road use. The rental exposure can sometimes be written under a commercial liability policy, but the coverage is not as broad as an auto policy.

Many of our neighbors and customers have teenagers who are approaching the driving age and wonder how best to insure

these exposures. If you have a new driver in the household, all insurance companies recognize the increase in risk with a new driver. Some insurance carriers will not insure new drivers, while others will charge higher premiums to make up for the increased exposure. There are some measure you can take to lower your insurance rate. Taking a driving course is beneficial, and many courses are available on line. This will help your new driver become more familiar with the rules of the road, and educate them on ways to avoid accidents. When you are a new driver, it is worth taking it slow. Stick to the roads you are familiar with, and avoid getting into stressful traffic situations where the chances of having an accident are higher.

The bottom line is to talk to your agent and get customized auto coverages that fit your personal needs. Don't feel like you have to accept the first quote you are offered, and make sure you are aware of all discounts

Continued on next page



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Meet our Local Pro: Jimmy Thorpe

Founder of Vets Helping Vets & First Responders

For years, Jimmy Thorpe had felt the urge to give back. A veteran, Jimmy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders – the men and women who keep our communities safe. So, how would he give back? In 2014, he created the tagline

background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As the word-of-mouth continued, the guest list grew. By Fall 2017, the event moved to Texas Roadhouse; today this appreciation

you know. The next two Veterans & First Responders Appreciation Lunches take place in October. The Okaloosa-Walton Lunch takes place on Tuesday, October 12 from 11:30 a.m. to

1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. The Bay County Lunch happens on Tuesday, October

19 at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC.com.



“Vets Helping Vets” – later elevated to “Vets Helping Vets & First Responders” – and decided to start giving what he had to give: HVAC units. Jimmy owns A Superior Air Conditioning Company, a local business he launched in 2003.

In the beginning, Jimmy and his team decided to give away eight units per year. Vets and first responders were encouraged to apply online at ASuperiorAC.com; the giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.

In 2015, the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach. Local musician Neal James opened the lunches with the National Anthem and play

lunch still takes place, now maxing out the restaurant at 380+ guests.

But Jimmy still wanted to reach and help more veterans and first responders. In November 2019, Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as “The Rock & Roll Church”), invited Jimmy to launch a quarterly appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

“I feel that giving back to veterans and first responders is like taking the time to help my father,” says Jimmy, whose father served in the U.S. Marines. “It’s something that comes second nature; it’s instinctive and something that’s driven in me.”

Please help Jimmy and his team spread the word to the Vets and First Responders that

BENEFITS

continued from previous page

that are available. According to industry statistics, one of every three drivers are UNDERINSURED!

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Strategies to Reduce the Impact of Taxes



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Many businesses and individuals in the world and America in particular are experiencing and benefiting from (in spite of the increased spread of the virus) a huge growth in the money supply, strong earnings, early retirements and the sales of their businesses. While there is much to acknowledge by the financial security these can bring, it also means considering the impact taxes can have. Add to that Washington has increased spending and increased tax plans on its current agendas.

When it comes to taxes and investing, there are three main strategies individuals might want to consider. Each has its

own merits and distinguishes itself from the other. Any one or combination of the three may help address the accumulation of wealth and the preservation of it as well.

The three are: 1) Tax reduction strategies 2) Tax free strategies and 3) Tax deferred strategies.

Tax reduction strategies

(for current and future tax liabilities for individuals and perhaps their estates). This involves charitable giving or moving assets out of their estates. Americans are among the most charitable people in the world and they can combine their philanthropy with reducing their current taxes with contributions directly to a charity of their choice (including churches, schools/universities and certain societal causes). Another way that is utilized and is an increasingly popular strategy of Donor Advised Funds (or DAFs). And some, depending on resources they have, might even establish their own private foundation. The impact is that it reduces (within certain limits) income taxes for the current year while also fulfilling their support for the causes



they care about. There are also tax reduction strategies that can impact current and future taxes by utilizing things like Charitable Remainder Trusts (CRTs), Charitable Lead Trusts (CLTs). And some may be looking to get assets out of their estates to address the tax burden for their heirs (so no current tax savings for them) and utilize things like Spousal Lifetime Access Trusts (SLATs).

Tax free strategies focus on those investments where income is not taxed federally (and in some states as well). These can help reduce current taxes particularly in a year where income may be surging. The main investments available in this case are municipal bonds or municipal bond funds or exchange traded funds. Many of these are considered more conservative (and hence not growth oriented) investments and pay monthly, quarterly or semi-annual tax-free income. Social security recipients should take note that the income while not taxable does go into their earnings calculations. Lastly, certain retirement accounts like the ROTH IRA, when certain requirements have been met by the holder, might deliver tax free income (post 59 1/2 years old and after a certain waiting period for owners or beneficiaries) for life.

Tax Deferred Strategies. Many Americans do this at every paycheck by contributions to their 401ks, 403bs, SIMPLE (Savings and Incentive Match Plan for Employees) plans or SEP plans. These contributions not only reduce your current taxable income but they also can grow on a tax deferred basis (without annual taxes on growth, capital gains or any income they produce). In theory that means the investments have an advantage to taxable investments. Of course, on the other end, when

distributions are made, those distributions are taxed, at that time. Tax deferred strategies for IRAs have current contribution limits of \$6000 per year (\$7000 if over 50 years old). For 401ks that can mean contributions of up to \$19,500 (\$26,000 if over 50) with a total annual maximum of \$63,500 given certain limitations from their salaries and those plans that involve a company contribution through a profit-sharing plan to add to that. SIMPLE plans work similarly but with lower limits (and might be attractive to small companies). There are merits and considerations for SEP plans as well. Lastly, some people, particularly in their 50s or 60s might be wanting or needing to catch up on retirement savings and there are plans such as Defined Contribution Plans (DBPs) where the individual can potentially contribute 100% of their earnings within limits. Those plans currently would max out at \$230,000 per year in contributions. It is important to seek professional tax planning assistance when considering any of these.

At The First Wealth Management, we encourage our clients to 1) concentrate to accumulate and then diversify to preserve 2) to monitor and make changes to their strategies over time vs overnight 3) consider the impacts that taxes can have on their savings and investments.

The First Wealth Management 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. Phone 850.654.8124.

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Flowers, Veggies, Butterflies, Bees, and Other Gardeners. Peace.

BY RON SANDSTEAD

For those of you who planted spring or summer gardens—you should be near the end of your summer season. Summer flowers are blooming and your veggies are still producing. You have maybe another month of summer. Hopefully you have been able to either can or freeze some of your produce.

At our Destin Community Garden on Main Street, the tomatoes stopped producing six weeks ago and the plants have been pulled. The squash vines were decimated by the squash borers and are now a distant memory. It got too hot for the kale so most has been pulled and composted. Cucumbers were also hit hard by the heat and are now dead vines. Yikes – This is sounding grim!

But that is just the way it is with gardening. Fruits, veggies, flowers — everything has its season. We still have our pole beans, Indian corn, okra, eggplant, peppers, watermelon and herbs. Yep – happy days are still here.

Most of the gardeners in our Community Garden plant flowers along with their veggies. We do this for a couple of reasons. Not only do flowers look and smell great, they bring in pollinators for our veggies. Also, certain flowers make great companion plantings by repelling some pests. The most common flower in our garden is the marigold,



but we also have zinnias, lilies, pentas, pansies, roses, cone flowers and black-eyed Susan's – you get the idea. It is always fun to bring home a fresh bouquet of flowers along with a basket full of organic veggies.

Some of our gardeners also love growing herbs. The Mediterranean herbs are the most popular. These are mostly perennials, so we try to plant them in our common areas. Rosemary, thyme, sage, oregano and lavender are several that do well and do not need a lot of attention. In fact, they do best when you ignore them. The more you water and fertilize, the worse they will do, and you might even kill them. So, if you are thinking of planting herbs, put them over in the corner of your garden and leave them alone. They will do fine as long as you keep them weeded.

Now that we are at the end of summer gardening, it is time to begin planning your fall and winter gardens. If you like to grow a variety of unusual produce, now is when you want to get out your seed catalogues and

begin ordering. You can also order your seeds online.

And yes, we can grow veggies and flowers in Destin year-round. Actually, I prefer gardening in cooler weather. The bugs are a lot nicer and it is so much easier to work without passing out from the heat. Fall and winter is when we grow collards, kale, carrots, peas, beets, many kinds of lettuce, broccoli, Brussels sprouts, several kinds of cabbage, mustard, radishes and onions.

Since we are still harvesting okra, beans, peppers, carrots and eggplant, we are not quite ready to clean out our garden beds. But, we are close. Once a veggie is done producing, it is time to pull it and clean up the bed. This is when you want to boost your soil nutrients by adding compost and minerals.

This last year and a half have been rough for those who were shut in from Covid. I couldn't do it. Thankfully, I had a garden to go to. Working outside with others, I did not feel the isolation that I heard others talk about. We have about 30 gardeners in our Community Garden. I enjoy

the variety of personalities, life experiences and funny stories. So, for me, gardening is never boring or lonely.

Certainly, gardening can be hard work, but that feels good too. For us in our little garden community, we have a certain slice of reality and ordinary. There is no craziness. It is just flowers, veggies, butterflies, bees, and other gardeners. It is peace.

Okay – maybe there are a lot of weeds to pull and the occasional wasp. But for me, our garden on Main Street is a little slice of heaven and the best place to be in Destin!

If you have questions or would like to know how you can be involved, contact me at ron-sandstead@hotmail.com.

Happy Gardening y'all!



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 Education


From Okaloosa County Superintendent Marcus Chambers

The 2021-2022 school year in the Okaloosa County School District has begun! As we enter our second month of school,

our employees are busy ensuring that every student receives a world-class education in a safe environment. We are focused on the mental health of our students as it is impossible to ignore that everyone in our community is currently facing major challenges. I am proud to be a part of team OCSD as I know every teacher, staff member, administrator, bus driver, parent and

community member is here to make sure that every child has what they need to be successful in life. Thank you all for taking the initiative to do what it takes to make a difference in the lives of our students!

For many students, school is more than an education; it is a safe place to connect with friends, obtain healthy meals, and grow into an empowered individual that will positively impact their families, communities and the world. We have several opportunities including Kids C.O.D.E. and other Career and Technical Education (CTE) programs, organizations like HOPE Squad, a group that focuses on suicide preven-

tion and will be active in every school in Okaloosa County soon, and State Championship athletic and music programs that students can participate in.

Parents, thank you for trusting us with your child's education every day. Your child is our priority and every decision made is based on their safety and education. Your partnership during these difficult times has been invaluable as you have stepped into new roles you didn't have prior to this pandemic. We could not do this without you!

Without our community, the Okaloosa County School District would not be the A+ School District that it is. The relationships that we have and

are building with individuals and businesses is so important as we strengthen the education and opportunities we provide our students, especially during these difficult times. Thank you to those of you who have invested in our students and schools.

Every stakeholder in this district is a member of team OCSD and without the entire community, we would not be the district that we are, setting a positive example for other districts across the nation. I hope that you enjoy the Fall season in Okaloosa County as much as I do and appreciate all your support in every way you have provided it. We live in the best community!

BEAUTIFUL

continued from page 2

diaper, juice boxes and straws, paper plates, popsicle sticks and hair ties litter the sand. Water bottles glisten in the sun and sit beside discarded paper towels and wipes that are partially buried. Sometimes remnants of food are left—intentionally or unintentionally—for the birds, but birds do not eat maraschino cherries, orange, lemon or lime peels; flies however, love the rotting fruit, especially watermelon rinds and pineapple husks. Pistachio and peanut casings are just even more litter, as they are

of no nutritional value and take time to decompose.

The beach service people use rubber bands to securely close rental umbrellas. The bands break and confuse the birds because they resemble small worms. Somehow, shoes, socks, bathing suits and other apparel are left strewn on the beautiful white sand; and old broken and worn chairs are just discarded and left by the edge of the water along with companion beer cans and cigarette butts. Beautiful celebratory weddings on the beach leave the sand red from silk petals and cluttered by plastic bubble containers. Why not a

sprinkling of real rose petals and bird seed? No trace is a concept, not a reality.

Most beachgoers are kind as I pass by and pick up trash. They thank me and bless me. I tell them I'm just doing my part and I remind them to do theirs. People from other states comment about the debris they see. They tell me that they don't remember the beaches of Destin looking so littered, and I agree. There was a time I might pick up some rubbish that I could hold in my hand; now I carry multiple receptacles. My mantra becomes "recycle, reuse and sustain" as I walk the beach, sorting the plastics and other remains as I traverse.

Our life here in Destin revolves around our beautiful, glistening, white sand beaches. Whether we are locals, fishermen or businesses catering to tourists, our livelihoods must be sustained by keeping our beaches pristine. There is no excuse for the amount of trash I see on a day-to-day basis. After all, Destin's claim to fame is its beautiful beaches. No one wants to see the beaches full of trash for years to come."

Well said, Lucille; now what are you doing to keep Destin and our local beaches clean and free of debris? We all know it takes more than one person; it takes a village.





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By CHRIS BALZER, ECES

But, soft! What light through yonder window breaks?

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

No one would dispute that having the beauty of soft natural light shining through our windows puts a smile on our face and warms our hearts. We have windows to let in light and give us views into our world. You might have a lake view, an ocean view, a pool view or simply a view of the outside. What I am finding out is that many of us have windows that are letting in much more than soft natural light and have become a nuisance. We purchase blinds and curtains to block the heat. We search for dark or mirrored film to help against the heat while maintaining some of our view. We place towels and blankets over our furniture and wood floors to protect them from fading and cracking. We even go to the extreme of replacing our windows with expensive Low E glass. There is a solution, ERG (energy reflective glass) or smart film. I know what you are thinking: another film, great, tried that, didn't work or my HOA won't allow it. ERG is not your

ENERGY TIPS

by Emerald Coast Energy Solutions



typical window film. In fact, it has some of the most technological advances built into this smart film. Most films use dyes and aluminum. ERG uses a proprietary technology to sputter gold and silver allowing the film to be virtually clear and highly energy efficient. A client of ours in Inlet Beach built their home in 2017; they struggled with trying to keep their master suite cool due to all the windows letting in heat. We coated their windows and after two months they contacted us and said, "Thank you so much! We are very happy with the heat reduction we have noticed." There is science behind this magic. As-

tronauts use a visor assembly coated with a thin layer of gold that filters out the sun's harmful rays and protects the spacewalker from extreme temperatures. This technology has been adopted and available to solve the problems in our homes and offices. One popular question we are asked is, do I need to coat all my windows? The answer is no. We want to only address the problem windows: the windows which get direct sunlight, the windows from which you feel heat radiating. Because the film is virtually clear, you will maintain your original architectural integrity. Basically, it won't change the look of your home.

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

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




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Front Porch" in Texas and promised to tell you about the amazing journey that brought the children of the Civil War veterans, Isaac Roark, and Milo Bennett from Oklahoma to Texas where the two war enemies became best friends while living out the remainder of their lives with their children, Orlando William and Virginia Francis (Fanny) Roark Bennett.

It was an accident that terminated Orlando William

Bennett's family homestead in Oklahoma. In 1905, matches were hard to come by. So, fires were often kindled by carrying a shovel full of coals from one stove to another and it was while doing this task that Fanny's two-year-old baby girl bumped into her mother causing the live coals to fall on her and catching her clothes on fire. Fanny was alone with her baby and, although she put out the fire, she was so frightened that she went into what is now known as shock. The doctor told William their little girl would not live. However, William was determined. So, he moved his little family to Elk City, Okla., where better medical care was available. While there, the entire family had a bout with smallpox which left Fanny depressed, weak and unable to walk.

William was now trying to care for his badly burned baby and his invalid wife. The doctor said perhaps a warmer, drier climate would help. So, William left Fanny and the baby with family and with his brother, Leslie Jay, and a family friend, made a hurried trip to Texas to claim a new homestead, build a small shelter and hurry back to get his family, wife and baby. They began their long journey in a covered wagon about the

first of August 1905 and arrived in their new home in late October of the same year. Each day on their trek, Fanny seemed to gain strength and her zest for life as her baby also improved. They learned to forget the hard struggle for life in the little joys of each day like the beautiful land, new flowers, birds singing, sunsets, coyotes howling at night, hooting owls and rabbits playing in the moonlight. A couple years after arriving in Texas, Fanny had a little boy she named Milo who was my grandfather. My great aunt, "Auntie" as my generation called her, completely recovered from her burns, but carried scars on her back and torso for the remainder of her life which was 90 plus years. I don't remember noticing any scars, so she was indeed very blessed.

Telling a Southerner to social distance is pretty much like telling a duck to stay out of the water or a little boy to stay out of the cookie jar—it's just unnatural. But we'd never seen anything as unnatural as a worldwide pandemic that could only be survived by sheltering in place and avoiding each other. Love thy neighbor, but only from across the fence or behind a window. My husband and I were diagnosed with Covid in



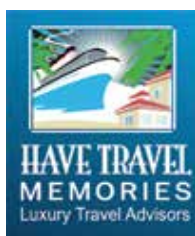
early July. For several weeks, we were both about as sick as we have ever been.

Now that I have my health back, I have a renewed zest for life and a desire to live my life as fully as I possibly can. That means spending time with my family and traveling till I'm a hundred. The new Covid variants will be resolved and the human spirit's desire to travel knows no bounds. Positivity must reflect our times. Travel is certainly better than it was in 1905 and approaching much better times. More than 90 cruise ships are sailing again as well as river cruising and land travel. People are booked well into 2023, largely due to vaccines, great rates, and very flexible cancellation policies.

Everyone needs an escape and mine is coming September 17th which also happens to be my birthday! We will be sailing for 9 nights in a balcony suite on a Celebrity cruise to Aruba and Bonaire. I absolutely can't wait.

We are looking forward to a busy 2022 just around the corner, so watch for our upcoming YouTube posts, podcasts and webinars on our Israel tour, our Viking River Cruise "Exploring the Danube" including the famous Oberammergau Passion Play that was Covid postponed in 2020, as well as a Winter Getaway in Panama Tour from Destin, a Pioneer Woman and Magnolia Market Tour and an Alaska Cruise, all for 2022. Remember, Travel Advisors will save you time as well as money at no cost to you as you navigate your way through planning your leisure travel.

Continued on page 37



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2021 Football Guide

Football. Food. Fun. Fans.
Let the Games Begin...



Destin's Best Places to Watch Your Favorite Teams!



BY SCOTT MILLER

I think it's just human nature that we all sometimes take things for granted. But, it's also human nature to appreciate the things in life that mean the most to us. Here in Destin and really throughout the South, we all share a common love.

We Love College Football!

So football fans, here we go! The 2021 college football season is upon us and I for one am so thankful. Thankful that stadiums are full again. Thankful that the roar of the crowd is actually coming from the crowd and not simply piped in noise in an all but empty stadium. Yes, 2020 was different, to say it mildly, and we learned that maybe some of us were taking things for granted. So, let the games begin and let's get back to showing the country how much the passionate South loves to watch and cheer on our favorite team.

Wondering where to go to watch your team this year? We've done the homework for you. So, read on y'all and go out and try them all, because here in Destin, there's never a bad seat in the house.

War Eagle!

AJ's Seafood & Oyster Bar

Home of the World Famous Jumbotron. Yes fans...Football Season is upon us and there's only one true way to experience the 2021 season. AJ's Seafood & Oyster Bar will feature the best games all season long on the one and only Jumbotron right here on the Harbor in Destin.

Be sure to enjoy an adult beverage or two with AJ's branded vodka or savor the flavor of local beers brewed exclusively for AJ's by Props Craft Beer. Serving up delicious daily specials and entertaining live music all week long. And Football, Football, Football...AJ's Seafood & Oyster Bar is where you want to be.

(850) 837-1913
116 Harbor Blvd., Destin
ajsgdestin.com

Endless Mimosa and Bloody Mary Brunch featuring our amazing chicken and waffles every Saturday and Sunday from 11am - 3pm. Live music every Friday and Saturday from 7-10pm.

Check out more specials, beer selections and a full menu at austonson98.com.

(850) 842-3200
125 Poinciana Blvd.,
Miramar Beach
Austonson98.com

Austons on 98

Offering a raw bar, happy hour and live music, Austons is home of the 102-foot bar including 32 beers on draft. Some of the specialties include little neck clams, freshly shucked raw oysters, New England style clam chowder and jumbo shrimp cocktail! Football fans, Auston's is ready for you. There are big screen TV's all around, so not a bad seat in the house. Auston's on 98, of Nashville roots, also features its very own "Real Deal Nashville Hot Sauce!"

FATBOYS - Destin

Are you craving a delicious burger or some tasty wings and an ice cold beer? Maybe all of the above? But the game is on and you won't miss even a single play...FATBOYS has got you covered. Fully staffed and ready to serve you, the obvious choice is easy to see and that's just how they want it. Yes indeed y'all, Game Day and FATBOYS go hand in hand so hustle on down to some of the best, most delicious game day, football watching food the world has ever

known. Be sure to enjoy a tall glass of FATBOYS Lager too, a true joy to your taste buds that will perfectly compliment anything on the menu. Oh, and bring the crew with you too, there's always a great seat waiting just for you!

(850) 842-3190
104 Harbor Blvd. Destin
Ilovetfatboys.com

Island Wing Company Grill & Bar

Voted "Best Wings" four years running, Island Wing Co. is calling your name. NOTHING is fried! Everything is baked, grilled or steamed! Come in and find your favorite beer among the 58 selections on tap or enjoy a cocktail and savor some of the tastiest food you've ever eaten. Are you ready for some football? With Big screen TVs situated all around the bar and restaurant, Island Wing Company invites you in to watch and cheer the 2021 football season. Need to feed the whole family? Family meals to go with curbside deliv-

ery has you covered. Your Island awaits you...

(850) 837-2999
981 U.S. Hwy. 98, Destin
islandwing.com

Landshark's Pizza

Hey Sports Fans... Hungry, Thirsty, maybe a little of both? Come in and visit Landshark's Pizza. Owners Brian and Sue Hassmann have created the locals' favorite pizza, buffalo wings and sports pub and bar that serves great pizza AND awesome wings plus many other scrumptious eats for folks of all ages. There's plenty of seating for everyone and TV's galore, plus fun and games all week long. Sports fans from all over come and watch all their favorite teams on countless regional and national sports networks because College and Pro Football is back and the 2021 season is just getting underway. With a fully stocked bar serving up 95 different bourbons and 30 beers

Continued on next page



Panama City, FL • Fort Walton Bch, FL • Miramar Bch, FL



Holi Restaurants (A Flavor of Joy)
serve a unique combination of Indian Cuisine and Indian heritage!

Look for our food truck:
Holi on Wheels

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for updates and food truck locations



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280 Eglin Pkwy NE
Fort Walton Beach
(850) 362-6077

MIRAMAR BEACH

Holi Indian Kitchen
10859 Emerald Coast Pkwy
Miramar Beach
(850) 353-2630

PANAMA CITY

Holi Indian Grill
3102 W 23rd St.
Panama City
(850) 215-3030



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.

Check out our menu at ilovefatboys.com

104 HARBOR BLVD., DESTIN, FL
(850) 842-3190

Follow us on Social Media

DESTIN'S BEST*continued from previous page*

on draft, it's no secret why the locals love Landshark's Pizza Company.

(850) 424-6743

300 Harbor Blvd., Destin
landsharkspizza.com

Tailfins Waterfront Grill

Start your day off right with Tailfins Breakfast every day from 8am-11am, 7 days a week!

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! Be sure to order up a round of Mimosas and Bloody Marys, a perfect way to start your day...

Watch our world famous Sushi chef create right in front of

your eyes! If you haven't tried our Sushi yet, you're missing out...absolutely the best in town! Featuring multiple levels of indoor and outdoor dining overlooking the Destin Boardwalk and Harbor, Tailfins is your

go-to destination. Football Season is here y'all and with Huge Big Screen TV's everywhere you look, and I mean Everywhere...you can watch your favorite teams all season long. Kick back and enjoy some of your absolute favorite food and drinks including Sushi Rolls and Sake Bombs, Scrumptious Early Bird Dinner Specials M-F from 4-6pm. Happy Hour from 4-6pm Mon. - Fri. featuring \$17 Domestic Bottle Buckets and \$7.99 Pitchers, \$5 House Wines and Well Drinks and \$5 Long Island Iced Teas.

Rusty Hammerstrom performs every Monday, Wednesday & Friday. Daniel Boone is live every Tuesday, Thursday & Saturday.

DAILY CRUISES

Introducing Tailfins Island

Adventure.

Departures 7 Days a Week aboard "Always Workin'", Tailfins' Brand New 45 foot long cruiser.

Enjoy the Destin Harbor & Crab Island like never before; Choose between The World Famous 4 Hour Tour, Sunset Cruise or Thursday night's Spectacular Fireworks Cruise.

Book online at tailfinsislandadventure.com.

(850) 650-1200

On the Harbor in Destin, 172 Harbor Blvd.
tailfinsdestin.com

Tequila's Sports Bar & Grill

EAT, DRINK, FIESTA!!

We've got just two words for you Amigo. Just two...Are

Continued on next page

RAW BAR!

Sunday - Thursday
11 AM - 9 PM

Friday & Saturday
11 AM - 10 PM

LIVE MUSIC!
Friday and Saturday
7-10 pm

HAPPY HOUR!
3-6 pm Daily

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

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

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**MEXICAN BREAKFAST SERVED
EVERY SATURDAY & SUNDAY MORNING!
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Great selection available daily. We will grill your meats to perfection for you for only \$1.99.

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(850) 842-2992

DESTIN'S BEST

continued from previous page

you ready? FOOTBALL SEASON! Tequila's knows what that means here in Destin and is ready for you on Game Day or any day. Ready to shake it up a little? And we mean literally – Tequila's Sports Bar and Grill has quickly become a local favorite. Let them serve up some of their world class, jumbo sized Margaritas, sure to set the mood to watch your favorite game. Tequila's has some of the best seats in the neighborhood. Everyone's got a favorite...find your Mexican food fave here in-

spired by years of tradition and authentic spices such as the Tequila's Plate, Chili Con Carne, The Three Amigos and the new MASTER PARRILLADA—a unique fusion of sports bar food and delightful Mexican dishes.

Celebrate Taco Tuesdays with 2-4-1 Margaritas! Lunch specials offered daily Monday – Friday for \$8.99. Open seven days a week for lunch, dinner or call ahead to place your take out and to-go orders.

(850) 279.6402

11225 U.S. 98 W.,

Miramar Beach

Tequilasmiramarbeach.com



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.

Live Entertainment Daily... See ad for bands and times.

Music schedule subject to change. Follow us on FaceBook for updates! Enjoy...

(850) 837-3645

288-B Harbor Blvd., Destin

Boathouseoysterbardestin.com

Game Day Highlights

Saturday 9/11

Oregon @ Ohio State 11am FOX
Pittsburg @ Tennessee 11am ESPN
Florida @ South Florida 12pm ABC
Air Force @ Navy 2:30pm ABC
Missouri @ Kentucky 6:30pm SEC Network
Jacksonville St. @ FSU 7pm ACCN

Friday 9/17

UCF @ Louisville 6:30pm ESPN

Saturday 9/18

Nebraska @ Oklahoma 11am FOX
Purdue @ Notre Dame 1:30pm NBC
Alabama @ Florida 2:30pm CBS
South Carolina @ Georgia 6pm ESPN
Auburn @ Penn State 6:30pm ABC

Saturday 9/25

Southern Miss @ Alabama TBD
Louisville @ Florida St. TBD
South Florida @ BYU TBD
Notre Dame vs Wisconsin 11am FOX

Georgia St @ Auburn TBD
Villanova @ Penn State TBD
Texas A&M vs Arkansas TBD

Thursday 9/30

Virginia @ Miami 6:30pm ESPN

Saturday 10/2

Auburn @ LSU TBD
Ole Miss @ Alabama TBD
Mississippi St. @ Texas A&M TBD
Florida @ Kentucky TBD
Indiana @ Penn State TBD
Cincinnati @ Notre Dame 1:30pm NBC

Saturday 10/9

Georgia @ Auburn TBD
Oklahoma vs Texas TBD
Alabama @ Texas A&M TBD
Florida St. @ North Carolina TBD
LSU @ Kentucky TBD
Penn State @ Iowa TBD
South Carolina @ Tennessee TBD

SEC	Sept 11	Sept 18	Sept 25	Oct 2	Oct 9	Oct 16	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Alabama	MERCER	@FLORIDA	SO MISS	OLE MISS	@TEX A&M	@MISS ST	TENN	OPEN	LSU	N MEX ST	ARK	@AUBURN
Arkansas	TEXAS	GA SOU	@TEX A&M	@GEORGIA	@OLE MISS	AUBURN	PINE BLUFF	OPEN	MISS ST	@LSU	@BAMA	@MIZZOU
Auburn	ALABAMA ST	@PENN ST	GEORGIA ST	@LSU	GEORGIA	@ARKANSAS	OPEN	OLE MISS	@TEX A&M	MISS ST	@S CAR	BAMA
Florida	@S FLA	BAMA	TENN	@KENTUCKY	VANDY	@LSU	OPEN	GEORGIA	@S CAR	SAMFORD	@MIZZOU	FSU
Georgia	UAB	S CAR	@VANDY	ARK	@AUBURN	KENTUCKY	OPEN	@FLORIDA	MIZZOU	@TENN	CHAR SO	GA TECH
Kentucky	MIZZOU	CHATT	@S CAR	FLORIDA	LSU	@GEORGIA	OPEN	@MISS ST	TENN	@VANDY	N MEX ST	@L'VILLE
LSU	MCNEESE ST	CENT MICH	@MISS ST	AUBURN	@KENTUCKY	FLORIDA	@OLE MISS	OPEN	@BAMA	ARK	LA-MONROE	TEXAS A&M
MSU	NC ST	@MEMPHIS	LSU	@TEX A&M	OPEN	BAMA	@VANDY	KENTUCKY	@ARK	@AUBURN	TENN ST	OLE MISS
Missouri	@KENTUCKY	SE MIZZOU	@BC	TENN	N TEX	TEXAS A&M	OPEN	@VANDY	@GEORGIA	S CAR	FLORIDA	@ARK
Ole Miss	AUSTIN PEAY	TULANE	OPEN	@BAMA	ARK	@TENN	LSU	@AUBURN	LIBERTY	TEX A&M	VANDY	@MISS ST
SC	@E CAR	@GEORGIA	KENTUCKY	TROY	@TENN	VANDY	@ TEX A&M	OPEN	FLORIDA	@MIZZOU	AUBURN	CLEMSON
Tenn	PITT	TENN TECH	@FLORIDA	@MIZZOU	S CAR	OLE MISS	@BAMA	OPEN	@KENTUCKY	GEORGIA	S ALA	VANDY
TEX A&M	@COLO	N MEX	@ARK	MISS ST	BAMA	@MIZZOU	SC	OPEN	AUBURN	@OLE MISS	PRAIRIE V	@LSU
VAN	@COLO ST	STANFORD	GEORGIA	UCONN	@FLORIDA	@S CAR	MISS ST	MIZZOU	OPEN	KENTUCKY	@OLE MISS	@TENN

ACC	Sept 11	Sept 18	Sept 25	Oct 2	Oct 9	Oct 16	Oct 23	Oct 30	Nov 6	Nov 13	Nov 20	Nov 27
Boston C	@U MASS	@TEMPLE	MIZZOU	@CLEMSON	OPEN	NC STATE	@L'VILLE	@SYR	VA TECH	@GA TECH	FSU	WAKE
Clemson	SC ST	GA TECH	@NC ST	BC	OPEN	@SYR	@PITT	FSU	@L'VILLE	UCONN	WAKE	@S CAR
Duke	N CAR A&T	N WESTERN	KANSAS	@N CAR	GA TECH	@UVA	OPEN	@WAKE	PITT	@VA TECH	L'VILLE	MIAMI
Florida St	JSU	@WAKE	L'VILLE	SYR	@N CAR	OPEN	U MASS	@CLEMSON	NC ST	MIAMI	@BC	@FLORIDA
Ga Tech	KENT ST	@CLEMSON	N CAR	PITT	@DUKE	OPEN	@UVA	VA TECH	@MIAMI	BC	@ND	GEORGIA
Louisville	E KENT	UCF	@FSU	@WAKE	UVA	OPEN	BC	N CAR ST	CLEMSON	SYR	@DUKE	KENTUCKY
Miami	APP ST	MICH ST	CCU	UVA	OPEN	@N CAR	N CAR ST	@PITT	GA TECH	@FSU	VA TECH	@DUKE
NC	GSU	UVA	@GA TECH	DUKE	FSU	MIAMI	OPEN	@ND	WAKE	@PITT	WOFFORD	@NC ST
NC State	@MISS ST	FURMAN	CLEMSON	LA TECH	OPEN	@BC	@MIAMI	L'VILLE	@FSU	@WAKE	SYR	NC
Notre Dame	TOLEDO	PURDUE	WISCONSIN	CINCI	@VA TECH	OPEN	USC	N CAR	NAVY	@UVA	GA TECH	@STANFORD
Pittsb	@TENN	W MICH	UNH	@GA TECH	OPEN	@VA TECH	CLEMSON	MIAMI	@DUKE	N CAR	UVA	@SYRACUSE
Syracuse	RUTGERS	ALBANY	LIBERTY	@FSU	WAKE	CLEMSON	@VA TECH	BC	OPEN	@L'VILLE	N CAR ST	PITT
Virginia	ILLINOIS	@N CAR	WAKE	@MIAMI	@L'VILLE	DUKE	GA TECH	@BYU	OPEN	ND	@PITT	VA TECH
Vir Tech	NTSU	@W VA	RICHMOND	OPEN	ND	PITT	SYR	@GA TECH	@BC	DUKE	@MIAMI	@UVA
Wake	NORFOLK	FSU	@UVA	L'VILLE	@SYR	OPEN	@ARMY	DUKE	@N CAR	NC ST	@CLEMSON	@BC

BOATHOUSE

OYSTER BAR

A Locals Favorite For Over 30 Years!

SEPTEMBER LIVE MUSIC!

- Mondays:

5pm Cole Jordan
9pm Roshambo
- Tuesdays:

5pm Kyle LaMonica
8pm Austin Jennings
- Wednesdays:

4pm Hunter & Tony
9pm Squeely Dan
- Thursdays:

4pm Shane Curle
8pm Austin Jennings
- Fridays:

4pm Jason Findley
8pm Airavata
- Saturdays:

12pm Kelly Byrd
4pm Chasin Jayme
8pm Gunner
- Sundays:

12pm Kelly Byrd
4pm Jason Findley
8pm Hi Tide Band

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

288 Harbor Blvd, Destin
(850) 837-3645

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

Local HS Football Schedules

FORT WALTON BEACH HS

8/27	NAVARRE	AWAY
9/3	CRESTVIEW	AWAY
9/10	NICEVILLE	HOME
9/17	Choctawhatchee	HOME
9/24	ENTERPRISE	AWAY
10/1	RICKARDS (Tallahassee)	AWAY
10/7	ESCAMBIA	HOME
10/22	MOSLEY	HOME
10/29	LINCOLN (Tallahassee)	AWAY
11/5	MILTON	HOME

Games start at 7 p.m.

NICEVILLE HIGH SCHOOL

8/20	MOSLEY	AWAY
8/27	LINCOLN	HOME
9/3	CHOCTAW	HOME
9/10	FORT WALTON	AWAY
9/17	PACE*	AWAY
9/24	GODBY*	HOME
10/1	CRESTVIEW*	HOME
10/8	MIAMI EDISON	HOME
10/15	GADSDEN CO. (Homecoming)	
10/22	NAVARRE*	HOME
10/29	STATE*	AWAY
11/1	BYE	

*District Game
Games start at 7 p.m.

Pro Football Schedule

WEEK 1

Thursday, Sept. 9

Dallas Cowboys at Tampa Bay Buccaneers, 7:20 p.m. (NBC)

Sunday, Sept. 12

Philadelphia Eagles at Atlanta Falcons, noon (FOX)
Pittsburgh Steelers at Buffalo Bills, noon (CBS)
New York Jets at Carolina Panthers, noon (CBS)
Minnesota Vikings at Cincinnati Bengals, noon (FOX)
San Francisco 49ers at Detroit Lions, noon (FOX)
Jacksonville Jaguars at Houston Texans, noon (CBS)
Seattle Seahawks at Indianapolis Colts, noon (FOX)
Arizona Cardinals at Tennessee Titans, noon (CBS)
Los Angeles Chargers at Washington Football Team, noon (CBS)
Cleveland Browns at Kansas City Chiefs, 3:25 p.m. (CBS)
Miami Dolphins at New England Patriots, 3:25 p.m. (CBS)
Green Bay Packers at New Orleans Saints, 3:25 p.m. (FOX)
Denver Broncos at New York Giants, 3:25 p.m. (FOX)
Chicago Bears at Los Angeles Rams, 7:20 p.m. (NBC)

Monday, Sept. 13

Baltimore Ravens at Las Vegas Raiders, 7:15 p.m. (ESPN/ABC)

WEEK 2

Thursday, Sept. 16

New York Giants at Washington Football Team, 7:20 p.m. (NFLN)

Sunday, Sept. 19

New Orleans Saints at Carolina Panthers, noon (FOX)
Cincinnati Bengals at Chicago Bears, noon (FOX)
Houston Texans at Cleveland Browns, noon (CBS)
Los Angeles Rams at Indianapolis Colts, noon (FOX)
Denver Broncos at Jacksonville Jaguars, noon (CBS)
Buffalo Bills at Miami Dolphins, noon (FOX)
New England Patriots at New York Jets, noon (CBS)
San Francisco 49ers at Philadelphia Eagles, noon (FOX)
Las Vegas Raiders at Pittsburgh Steelers, noon (CBS)
Minnesota Vikings at Arizona Cardinals, 3:05 p.m. (FOX)
Atlanta Falcons at Tampa Bay Buccaneers, 3:05 p.m. (FOX)
Dallas Cowboys at Los Angeles Chargers, 3:25 p.m. (CBS)
Tennessee Titans at Seattle Seahawks, 3:25 p.m. (CBS)
Kansas City Chiefs at Baltimore Ravens, 7:20 p.m. (NBC)

Monday, Sept. 20

Detroit Lions at Green Bay Packers, 7:15 p.m. (ESPN)

WEEK 3

Thursday, Sept. 23

Carolina Panthers at Houston Texans, 7:20 p.m. (NFLN)

Sunday, Sept. 26

Washington Football Team at Buffalo Bills, noon (FOX)
Chicago Bears at Cleveland Browns, noon (FOX)
Baltimore Ravens at Detroit Lions, noon (CBS)
Arizona Cardinals at Jacksonville Jaguars, noon (FOX)
Los Angeles Chargers at Kansas City Chiefs, noon. (CBS)
New Orleans Saints at New England Patriots, noon (FOX)
Atlanta Falcons at New York Giants, noon (FOX)
Cincinnati Bengals at Pittsburgh Steelers, noon (CBS)
Indianapolis Colts at Tennessee Titans, noon (CBS)
New York Jets at Denver Broncos, 3:05 p.m. (CBS)
Miami Dolphins at Las Vegas Raiders, 3:05 p.m. (CBS)
Tampa Bay Buccaneers at Los Angeles Rams, 3:25 p.m. (FOX)
Seattle Seahawks at Minnesota Vikings, 3:25 p.m. (FOX)
Green Bay Packers at San Francisco 49ers, 7:20 p.m. (NBC)

Monday, Sept. 27

Philadelphia Eagles at Dallas Cowboys, 7:15 p.m. (ESPN)

WEEK 4

Thursday, Sept. 30

Jacksonville Jaguars at Cincinnati Bengals, 7:20 p.m. (NFLN)
Sunday, Oct. 3
Washington Football Team at Atlanta Falcons, noon (FOX)
Houston Texans at Buffalo Bills, noon (CBS)
Detroit Lions at Chicago Bears, noon (FOX)
Carolina Panthers at Dallas Cowboys, noon (FOX)
Indianapolis Colts at Miami Dolphins, noon (CBS)
Cleveland Browns at Minnesota Vikings, noon (CBS)
New York Giants at New Orleans Saints, noon (FOX)
Tennessee Titans at New York Jets, noon (CBS)
Kansas City Chiefs at Philadelphia Eagles, noon (CBS)
Arizona Cardinals at Los Angeles Rams, 3:05 p.m. (FOX)
Seattle Seahawks at San Francisco 49ers, 3:05 p.m. (FOX)
Baltimore Ravens at Denver Broncos, 3:25 p.m. (CBS)
Pittsburgh Steelers at Green Bay Packers, 3:25 p.m. (CBS)
Tampa Bay Buccaneers at New England Patriots, 7:20 p.m. (NBC)

Monday, Oct. 4

Las Vegas Raiders at Los Angeles Chargers, 7:15 p.m. (ESPN)

WEEK 5

Thursday, Oct. 7

Los Angeles Rams at Seattle Seahawks, 7:20 p.m. (FOX/NFLN/AMAZON)

Sunday, Oct. 10

New York Jets at Atlanta Falcons (London), 8:30 a.m. (NFLN)
Philadelphia Eagles at Carolina Panthers, noon (FOX)
Green Bay Packers at Cincinnati Bengals, noon (FOX)
New England Patriots at Houston Texans, noon (CBS)
Tennessee Titans at Jacksonville Jaguars, noon (CBS)
Detroit Lions at Minnesota Vikings, noon (FOX)
Denver Broncos at Pittsburgh Steelers, noon. (FOX)
Miami Dolphins at Tampa Bay Buccaneers, noon (CBS)
New Orleans Saints at Washington Football Team, noon (CBS)
Cleveland Browns at Los Angeles Chargers, 3:05 p.m. (CBS)
Chicago Bears at Las Vegas Raiders, 3:05 p.m. (CBS)
San Francisco 49ers at Arizona Cardinals, 3:25 p.m. (FOX)
New York Giants at Dallas Cowboys, 3:25 p.m. (FOX)
Buffalo Bills at Kansas City Chiefs, 7:20 p.m. (NBC)

Monday, Oct. 11

Indianapolis Colts at Baltimore Ravens, 8:15 p.m. (ESPN)

*Times Central



Now Open! Cissy's Scenic 98 Café

Cissy's Scenic 98 Café is OPEN and celebrated its grand opening with a ribbon cutting, featuring live music and a silent auction benefitting the Emerald Coast Children's Advocacy Center in August. "We've put a lot of work into creating this adorable new café," said Wanda Menen-

dez, manager of Cissy's Café. "And we're excited to officially share it with the community."

Located on the corner of Scenic 98 and Matthew Boulevard in Destin, Cissy's Scenic 98 Café offers delicious Amavida coffee, freshly made pastries, tasty sandwiches and crispy flat-



baristas. "The food is absolutely fantastic," said Wanda. "My personal favorite is the Cissy's Cuban Sandwich, and I hope that everyone comes out to try it and support our new business. And enjoy beautiful inside or outside seating."

Cissy's Scenic 98 Café is the perfect place to grab a quick bite to eat, specializing in coffee, pastries, sandwiches, flatbreads and more. And check out additional

treats and gifts such as artisanal hand-made soaps, super fun sunglasses, Bizzy Bees Kits for the little ones, Dog Harmony Pet Treats, microwavable to-go meals and even wine!

Hours are Tuesday – Saturday, from 7:30 a.m. – 3:30 p.m. For details, call (850) 424-1688 or visit www.cissyscafe.com. Visit Facebook/CissysCafe for daily scrumptious entries and specials!



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Café Destin

Café Destin offers an expanded menu serving breakfast staples such as pancakes, waffles with

Continued on page 30



NOW OPEN!

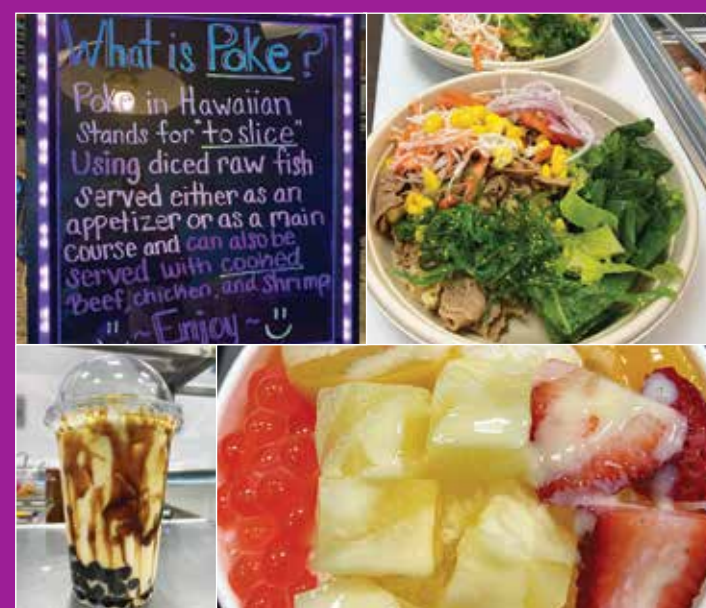
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Woohoo! It's Almost Time for the 73rd Annual Destin Fishing Rodeo (October 1-31)

Weigh-Ins are everyday behind A.J.'s from 10 am - 7 pm.

DESTIN FISHING RODEO SEPTEMBER EVENTS

Meet Miss Destin (Thursday, Sept. 16)

Thursday, September 16, 2021, at 6:00 pm, Harbor Docks will host an Introduction party for Miss Kailey Sparks, Miss Destin 2021. Captains, Crew, Anglers and volunteers are invited to this 18th Annual Destin Tradition.

Mandatory Captain and Mate's Meeting (Wed., Sept. 29)

Sponsored by Centennial Bank, and A.J.'s in the downstairs restaurant area. Registration begins at 4 p.m.; meeting at 5 p.m.. Free food and beverages for Captains, Mates and their guests. Boats may register and pick up captain's packages at the event. Rules changes will be announced and discussed. Centennial Bank will give away \$500 to a lucky registered boat captain! (must be present to win). Angler entry forms will be disbursed.

Reel Local Rodeo Kick-Off Party (Wed., Sept. 29)

Immediately following the Captains and Mates Meeting, A.J.'s will host the 73rd Annual Destin Fishing Rodeo Kick-Off Party at 6 pm. Family-fun gathering and Cook-out! Sponsored by Bud Light. www.ajsdestin.com

DESTIN FISHING RODEO OCTOBER EVENTS

Destin 5k Rodeo Run (Sun., Oct. 3)

Starts at the picturesque Clement Taylor Park on the beautiful Choctawhatchee Bay. This run meanders through historic Destin neighborhoods and ends back at the park. Proceeds benefit the Miss Destin Scholarship Fund. Contact kimmymeyers@yahoo.com or register online at www.active.com.

Kids Fall Movie Festival (Mon., Oct. 11)

School is out and A.J.'s has just the thing to keep the kids entertained! A.J.'s will be show-

ing a FREE movie on the famous Jumbo-Tron! Kids will be treated to hot dogs, popcorn and snowcones! For more details please visit www.ajsdestin.com.

Destin Fishing Rodeo 13th Annual Kid's Wagon Boat Parade (Friday, Oct. 15)

The popular Annual Kid's Wagon Boat Parade will roll at 6 p.m. at A.J.'s Seafood and Oyster Bar. Celebrate the Destin Fishing Rodeo with the Kids Wagon parade. A free family -friendly event on the Destin harbor. Decorate your wagon to look like a sailing sloop, charter boat, pirate ship or bathtub! Whatever your boat designer kid dreams up! Join AJ's and the Destin Fishing Rodeo as they bring you fun activities including face painting, arts & crafts, the wagon parade, and a cook-out. There is no registration fee and is open for elementary school-aged children.

Bruce Cheves Day (Sat., Oct. 16)

Come to the docks and celebrate the day the City of Destin has declared BRUCE CHEVES DAY!

Ringin' of the Bell (Sat., Oct. 16)

Each year at 5 p.m. on Bruce

Cheves Day, the Rodeo celebrates the lives and legends of those we lost this year.




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Off the Hook

RENTALS

continued from page 3

they decided to move the Rodeo to the entire month of October. This helped lengthen the tourist season. Vacation visionaries!

Off the west side of Mack Bayou, a large parcel of land, rich in natural beauty, came on the market. Among other ideas it was considered for a seaside racetrack for a short time, then for a spell as a potential location for a certain mouse-themed amusement park by the early 1970's. Evans & Michell bought the land and started the concept of Sandestin. Incorporating the "San" from nearby Santa Rosa Beach and the Destin from, um, well Destin, a master-planned resort community was born. In stark contrast to the over-development that was so popular at the time, Sandestin carefully incorporated its permanent residences and vacation rentals into the lush dune forests and marshes. It's quite a wide area from the beach to the bay. From its inception, the community faced grounds and facility challenges.

It was around that time that a fresh face from the Pacific

Ocean was making his way to our shores. After his time spent in the Marines, Tim Taylor landed in Waikiki. Little did he know that his early career in hospitality would lead him to such great heights. It was here that he would meet his wife. Soon the two moved to Maui to open a new boutique hotel. Before too long a call came in with an offer to work at the new beach community of Sandestin. Becky and Tim sold their Toyota FJ Land Cruiser and moved here from Hawaii. With little more than a commitment to excellent customer service to his name, they would go on to be leaders in the exploding vacation rental industry.

With the encouragement of his previous Director at Sandestin and a few close friends, a new idea started to take shape. In September of 1982, Tim had just enough operating capital to get his new company through the year. Ocean Reef was born.

Just before Christmas, a call came in from the Beachside One Condominium—they were looking for a company to manage their building. And as they say, the rest is history. They've

been representing some of the best vacation rentals in Destin since. Ocean Reef now specializes in grand homes with beachfront pools, and the marketplace has come a long way from the humble concrete structures of the early days. Today they have three locations, Miramar Beach, Grayton Beach and Seacrest Beach. This company has inspired new entrepreneurs to establish operations of their own, championing the concept of short-term rentals all along the coast, culminating in Destin becoming one of the top vacation rental destinations in the country.

One thing is for sure, Destin has grown to be the mecca of beach vacation rentals. The Rodeo has been a part of that growth nearly every step of the way. So, as you plan your next trip to our shores to relax, or fish, or a little bit of both, know that you are taking part in a rich tradition—one that spans back millennia, and connects us all to the history of this very special place.

DINING

continued from page 28

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 can be rented for larger groups for networking, luncheons and more. If you haven't stopped in recently to check out the new menu, be sure to make breakfast or lunch plans soon! And don't forget the coffee!

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Mi Gente' Supermarket & Taqueria

Open for breakfast every Saturday & Sunday and lunch and dinner 7 days a week, 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 dishes on the menu such as rich and flavorful! Quesa-Birria Tacos topped with fresh diced onion, cilantro and a squeeze of lime juice served with the broth on the side to dip your tacos! 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

Continued on next page

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BY CALI HVALAC,
TO DO IN DESTIN

It's been a lifelong dream of Captain Lionel James to have his own TV show. Since he can remember, he would watch fishing shows on TV and aspire to have his own someday. The dream is finally coming true as the first episode of "Lion's Tales – A Digital Series" will air September 7, 2021 on WayPoint TV.

The show is something the fishing industry has never seen before: a combination of fishing and fitness, with unique storytelling that will entertain both the fishing enthusiast, as well as those with limited fishing knowledge or experience. "The goal was to create something everyone can enjoy, not just those in-

terested in fishing," Captain Lionel James said. "I really wanted to mix my two passions in a way that has never been done."

Growing up in Alaska, Captain Lionel has been fishing his entire life. He started his fishing charter, Lion's Tale Adventures, in 2017 and currently is a full-time fishing guide here in the Destin area. He and his team offer charters for both inshore in the Choctawhatchee Bay and offshore in the Gulf of Mexico. He's also appeared on several other network TV shows, such as "Reel Animals" with Mike Anderson and "Addictive Fishing" with Blair Wiggins. After years of planning, relationship building and hard work, his dream of his own TV Show is finally a reality.

"Lion's Tales" shows off the Destin area, with fly fishing off the beach on an electric Yolo bike, to snagging a monster Black Drum that takes him on a

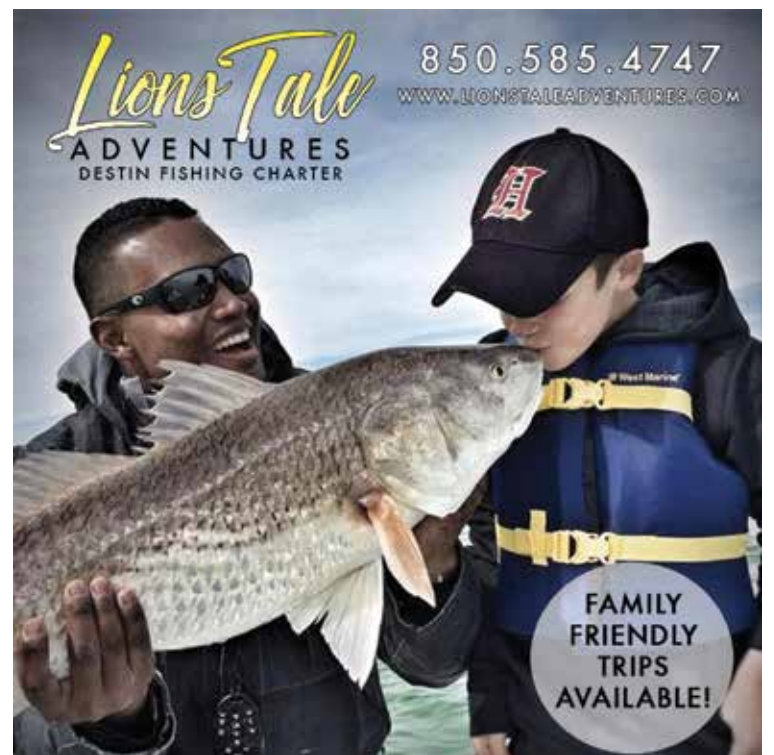


ride through the Harbor. Combined with his love of fitness, the show weaves in his story, as well as his fitness journey. "Being on the water every single day, it's important to me to stay in shape," Captain James says. "I need to be able to move in the heat, to keep up with my clients and keep my health and our safety in check."

Fitness has been a part of his life almost as long as fishing, from playing college football, to a fighting career that was stopped short by a knee injury,

and now competing in Crossfit competitions. Despite the setback, he never lost the passion that fitness brings to his daily life, and how it works hand in hand with his career.

To watch the series, download the WayPoint TV app on any smart phone or iPad, watch it through their website online, or find the WayPoint app on any smart TV. Episodes can be watched on demand, and new ones will drop all throughout Fall 2021.



DINING

continued from previous page

daily. Chili Relleno Tuesdays! Menudo Domingo de Menudo Sundays!

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Taiwan Ice Cream & Poke

Taiwan Ice Cream & Poke is the only place in Destin to serve Hawaiian poke! There's also Taiwanese shaved ice and boba tea. Poke is a Hawaiian dish usually served with raw fish and can be made to order with cooked chicken, beef and shrimp, too. A variety of sauces, from spicy mayo to eel to sweet chili, accompany. Additional toppings can include pineapple, cilantro, carrots, cucumber, sweet corn, tomato, lettuce, edamame, green onion, red onion or crab meat. Then finally add a bit of crunch with sesame seed, fried onion or fried garlic.

Taiwan shaved ice is mixed with condensed milk and syrup then topped off with a choice of four toppings such as strawberries, pineapple, peaches, chocolate pieces, fruity pebbles, sprinkles, gummy bears, marsh-

mallows and popping boba.

The boba tea comes in four flavors: strawberry, mango, Thai and Taro.

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Sports Fans... The Emerald Coast Classic is Back!

The seventh annual Emerald Coast Classic college basketball tournament, presented by Global Sports, will be played Thanksgiving weekend Nov. 26-27 at The Arena on the campus of Northwest Florida State College. Area basketball fans can purchase tickets now, from \$15 on the ticket link on the official tournament website, www.emeraldcoastclassic.com.

The semifinal round games on Nov. 26 will feature LSU playing Penn State at 6 p.m. Central Time, followed by Oregon State facing Wake Forest at 8:30 p.m. Central Time. Both LSU and Oregon State played in the 2021 NCAA Tournament with Oregon State advancing to the Elite Eight.

The championship game on Nov. 27 will tip off at 6 p.m. Central Time at The Arena at Northwest Florida State College with the third-place game set for 3 p.m.

"Because of the popularity this tournament has achieved on the national level, we want to give Northwest Florida State basketball fans as well as area fans from the Destin and Fort Walton Beach area an opportunity to purchase tickets in advance before we make them available for fans of the participating teams," said Maury Hanks, tournament director of the Emerald Coast Classic.

It will be a homecoming of sorts for second-year Wake Forest head coach Steve Forbes, who served as head coach at Northwest Florida State College from 2011-13, guiding the Raiders to a 62-6 record.

"The Emerald Coast Classic is one of the top men's tournaments in all of college basketball," said Forbes. "Maury Hanks (tournament director) does an unbelievable job running a first-class event. "Northwest Florida State is a very special place to me and my family. I can't think of a better place to spend Thanksgiving with our team and our fans than Niceville and Destin while playing in such a prestigious event."

LSU, under the guidance of head coach Will Wade, enjoyed a top 10 incoming recruiting



class after competing in the NCAA Tournament for a second straight year.

"We are looking forward to participating in this year's Emerald Coast Classic Thanksgiving weekend," Wade said. "There are three other outstanding teams on our side of the bracket that we look forward to playing and I'm sure LSU fans, who already love the Destin area, will enjoy watching some very exciting college basketball there come this November."

For the sixth consecutive year, CBS Sports Network will televise the Tourney.

Wayne Tinkle has guided teams to five NCAA Tournament appearances during his 16 years as a collegiate head coach including leading Oregon State to the Elite Eight of the 2021 NCAA Tournament.

"We're really excited with our opportunity to play in the Emerald Coast Classic, one of the premier preseason tournaments in the country," added Tinkle. "The tourney field is loaded with top level teams year in and year out, and we hear the hospitality is unmatched!"

First-year coach Micah Shrewsberry welcomed the opportunity to have Penn State play in the tournament as well.

"The tournament will give us the opportunity to compete against some of the top teams in the country and I know our group will be looking forward to bringing their best down to the Emerald Coast," said Shrewsberry.

For more information, including a full programming schedule, go to www.cbssports-network.com.



Are You Happy with Your Testosterone Shots?



By DR. RICHARD CHERN, M.D.

Testosterone shots for men have been used to treat testosterone deficiency for many years. There has also been a lot of bad press about using “testosterone” in men, because previously, many men abused testosterone and later faced consequences such as heart attacks, strokes, pulmonary embolisms, sudden death and other health problems. We’ve all heard about “Roid Rage” and have seen reports of domestic abuse, murder and suicides all associated with testosterone. So, how is it possible that testosterone is good?

There are several issues to keep in mind with testosterone use in the past. First, these issues often occurred with dosages as high as 20x the natural levels found in humans. Second, all of these reports are associated with the use of synthetic versions of testosterone. The medical community has known for decades that any synthetic testosterone is associated with adverse effects such as strokes, heart attacks, sudden death and more. This includes the most commonly prescribed testosterone cypionate. Third, breakdown products or metabolites of testosterone are also hormones that can have

major effects on the body in both beneficial and detrimental ways. Many of the issues that occurred were because of over-dosing and a lack of understanding of the metabolism and full effects of synthetic testosterone in the body.

Many men use weekly testosterone cypionate injections to maintain their testosterone level. While this provides some benefit, most men complain about the common issues shots have. Shots are absorbed based on time rather than blood flow. So, the first days after a shot are typically amazing and most guys feel like superman because of overly high levels. Unfortunately, this only lasts for a day or two and these overly high levels are not only bad for us but they also rapidly decrease. These days are typically followed by two days where guys feel good. Then, the last few days are nearly always nonproductive and include increasing moodiness, fatigue and a lack of desire to engage in the world. Next, because of these swings in testosterone, estrogen quickly becomes difficult to control. The hormonal ups and downs cause mood swings, tear-fullness, irritability, anger and other emotional disturbances. Levels on either side of optimal can cause erectile dysfunction. So, these swings often lead to additional medications such as anastrozole, Viagra, or other medications to control issues that just don’t happen with pellet therapy. Then, of course, there are the general issues of remembering to take your weekly injections, constantly going to the pharmacy, multiple doctor appointments, lab draws, etc.

With pellet therapy, we see our guys about two times a year

and once we get your dosing dialed in, we only need labs once a year. Hormone levels are consistent every day and it’s unheard of to need additional medications once optimized. So, are you REALLY still happy with your testosterone shots?

Dr. Richard Chern, M.D. and Sue Griffin, ARNP specialize in hormone therapy for both men and women. Dr. Richard Chern, M.D. is the only BioTE Platinum provider in the area and has been providing BioTE hormone pellet therapy longer than any other provider in the region. He has

been asked by BioTE to teach providers across the country on how to provide proper hormone therapy for both men and women. Dr. Richard Chern, M.D. is currently accepting new patients so call today at 850-837-1271 for an appointment.

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 Wellness


BY KAY LEAMAN,
HEALTH ARCHITECT,
HEALTHYDAY HEALTHYLIFE

It's not only back to school—it's back to routines, after school activities and food on the go. Does your fast food budget increase after school is in full swing? (I'm not so sure 'fast' is part of the equation these days; it's more 'patience' food.) Colds and various types of flu can be creeping in, interfering with our schedules and all of this together increases our stress.

So, what are your health hacks? Which ones give you the biggest bang for your buck? Because every family dynamic is a bit different, your hacks might be as well. Here are some of my healthy hacks:

I always give myself 30 minutes in the morning to enjoy the quiet, read my devotional, drink a glass of water, check the weather and just relax while I wake up.

A healthy breakfast is usually a meal replacement shake or overnight oatmeal.

My supplements are next: a quality vitamin, mineral antioxidant blend, immunity booster, stress relief supplement, vitamin D, brain support and a few others.

I prepare for my day (check my schedule and get everything out I need such as business materials, grocery list, frozen meat

for dinner, errand items, etc. Whatever I'm doing is all laid out, packed and ready to go.)

After dinner I take my PM supplements, check my emails and my schedule for tomorrow (This helps me know what time I need to set the alarm.), turn my phone off and relax.

A night of quality sleep offers big benefits.

Rant: There are probably many of you who remember phones that were attached to a cord. Messages had to wait until we got home. I still like this philosophy. Even though I take my phone with me (most of the time), I've practiced not being attached to it. These little ingenious devices are many times a source of stress and repetitive stress is unhealthy.

What might be a few healthy hacks for families and singles?

Double up. If you're cutting

veggies up for dinner or throwing together lunches, go ahead and put together extra for the next day or two or double the recipe. It only takes a few extra minutes and works great for grab and go days. It can also give you a day off of cooking dinner when you double the recipe.

Set aside some time just for you. Whatever this looks like for you, find time in the crooks and crannies of your life to just be with yourself enjoying your favorite drink, scenery, hobby, etc.

Be consistent with your AM and PM routine. Every day is filled with surprises, setbacks, added 'to dos' and delays. Having a consistent routine before and after all of your 'in between's' can lower stress, improve your quality of sleep, relax your mind, improve your mood, heighten your focus.

Set up a weekly date. This

can be a family date, a date with a friend or spouse, etc. Take time every week to disconnect from everything else and connect with others. Share what you're grateful for, and laugh!

Consider ordering from a healthier restaurant and skip the fast food. These days, you can place an order to go and many places will bring it to your car. A home cooked meal is always the best choice, but it's not always possible. When this is the case, you can still improve what you are putting in your body. Choose wisely.

Email me your Healthy Hacks or let me know which ones you're going to start incorporating into your daily lives and receive a special thank you gift! Email to succeed@healthydayhealthylife.com.

Here's to health.

Self-Care Corner: The Call For Fall

BY KRISY ANDERSON

The Summertime is great! But, sun exposure can deplete collagen. Collagen is the glue-like substance that supports and connects tissues and is responsible for firmness, elasticity and protections. The sun makes

collagen break down, damaging its suppleness and promoting early aging. For mature skin, the summer sun can leave behind sun and age spots as well as increased lines and wrinkles.

Diets high in essential fatty acids (cold water fish like salmon

and flax seed) can help repair cells and protect from further damage while diets high in antioxidants (whole grains, veggies, fruits and nuts) can help repair and protect your skin.

If you're frustrated by freckles and age spots or just want to restore moisture to your dehydrated summer skin, Beverly Hills Day Spa has some tips for preparing your skin for fall which will restore and nurture your dull or damaged skin in time for the approaching holidays!

1. Smooth skin requires exfoliation.

If your skin is dull and rough, even the most advanced moisturizer won't help because your skin's surface is covered in dry, dead skin cells. Exfoliating will help to reveal smooth skin and improve the absorption of skin



products. Jumpstart this great ritual and slip right into your smooth skin for fall with a treatment that begins with a brown sugar body scrub or strawberry body puff to thoroughly exfoliate and polish the whole body and finish with a nourishing and hydrating treatment combined with a Swedish massage.

2. Treat acne correctly.

A common myth is that the sun clears up acne, but in many

cases the opposite is true if you spend too much time in the sun. There are special facials for breakouts to diminish the look of blemish scars and stimulate collagen production.

3. Replenish cold weather skincare products.

Start by adding some key products that replenish moisture. By addressing damaged or undernourished skin now, you'll prepare your skin for cooler temperatures around the corner. Add O2 moisturizer, Jojoba Radiance Polish and an Aloe Soufflé to hydrate and restore moisture to your body.

4. Schedule your day at Beverly Hills Day Spa!

Fall is the time of year to boost the capacity of your skin's anti-aging and restoration powers with an afternoon of pampering. Try the amazing face and body contouring with the Curve.

One visit per month can bring amazing results! Visit www.beverlyhillsdayspa.com or call me at (850) 654-8544 to book your skin-tightening treatment. 114 Palmetto Dr., Suite 6, Destin, 32541, on Tuesday – Saturday 10 a.m.- 5 p.m.

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BY TODD CRAIG

During my 20 years as a pastor, I was privileged to be invited into the heights of the human experience as well as the deepest valleys. I presided over weddings and was one of the first to hold newborn babies. I was also one of the first called when there was a life altering diagnosis or a tragedy and walked with families through the grieving process. Through those 20 years, I have become convinced of two things.

First, deep down everyone desires and knows they need community, yet most people aren't sure how to create it. In our early years community is created for us through our parents and our environments. Many of us grew up playing with the kids of our parent's friends and we found friendships and community with classmates and through after-school activities. This built-in community continued and was encouraged through high school and college. Then as adults we move away from those built-in communities and must learn how to build community on our own for the first time.

Second, true community shows up the moment a need arises, but only if it has been built patiently over time. Even if it is easy to ignore the desire or need for community today, there

will come a time when your need for support is undeniable. If you wait until you need community to build it, it won't be there for you. So, even if it is a bit clumsy at first, here are some ways to begin building community today.

5 Ways to Begin Building Community

1. Create space. Community happens when it is prioritized. One of the greatest obstacles to developing community may be the lack of margin in our lives. Screens have also become a barrier to the development of deeper relationships. Create space, lift your head, and see the people around you. Try joining a club, a community service group, a sports league, or a church.

2. Be first. Too often we don't pursue community, because we are waiting for someone else to go first. It's like we are still living out the middle school lunchroom narrative. The fear of rejection or judgment often keeps us from the best parts of life. But, maybe we can find encouragement to connect if we remember that deep down, those around us desire community and may be waiting for someone to go first.

3. Be curious. One of the best ways to connect with others and build trust is to listen. If you have ever interacted with a good listener, you know how valuable listening is to connection. Develop a genuine interest and curiosity in the lives of others and learn how to ask good open questions and then, most importantly, listen intently. Open questions invite more than yes or no answers. Examples in-

clude: How was your test? Tell me about your meeting. How are you feeling about your relationship with your friend?

4. Be generous. Intentionally notice the needs of others in both small and larger community settings. Join with and lead others to generously meet those needs when you find them. Also cultivate a generous spirit toward others in general. Allow for differences in personality, beliefs, perspectives and give others the benefit of the doubt. Unfortun-

nately, this is becoming increasingly counter-cultural. If you choose to only be in relationship with people who act and think exactly like you, you are destined to a lonely and isolated life.

5. Be vulnerable. True community and connection requires accepting the love and support of others in times of need. Though difficult, setting pride aside, and admitting that we don't always have it all together and we need help carrying the overwhelming load

creates opportunity for honest relationship.

Friendships and community take effort, time and vulnerability. But those investments make the world and life significantly more meaningful for you and for those around you. What is one practical step you will take to begin building community? Imagine the impact if we all committed to community building as an intentional practice. May it begin with you and me.

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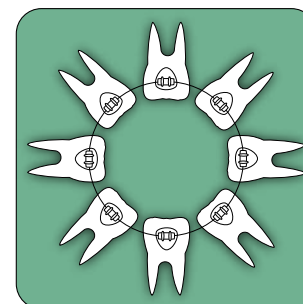
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 Wellness

Monoclonal Antibody Treatment for Covid Available

A monoclonal antibody treatment site is now open at the Northwest Florida Fairgrounds in Fort Walton Beach. It will be available seven days per week from 9 a.m. to 5 p.m. Florida Gov. Ron DeSantis says health officials can handle up to 320 treatments per day. The treatment -- which is free of charge -- consists of monoclonal antibodies being given to patients with mild-to-moderate symptoms of COVID-19. Vaccination status does not matter. Monoclonal antibody treatment saves lives and reduces hospitalization and death. It is intended to be used in patients with mild to moderate COVID-19 who

are at high risk for progressing to severe disease and/or hospitalization. Gov. DeSantis says the monoclonal antibody treatment will ultimately decrease hospitalizations. “We saw that these treatments were underutilized and folks have now been able to get more access to it,” he said. “We’re already getting testimonials from people who have gone in and visited our sites and gotten the treatment. People say they could’ve been in the hospital or maybe even been dead had they not gotten this, and so it has a good track record and I think people will be very, very happy with the results.”

Dr. Samuel L. Jacobs, physi-

cian at the Florida Department of Health said, “The monoclonal antibody sites increase access to this treatment in communities across Florida. Had I not received monoclonal antibodies myself when I tested positive for COVID, it could have been much worse. I had received my first dose of the vaccine prior to contracting COVID and I think the monoclonal antibody treatment saved my life and I’m very grateful. If someone tests positive for COVID and especially if they’re having symptoms, I strongly stress the importance of getting monoclonal antibodies basically as a life-saving measure.”

Monoclonal antibody treatments can be prescribed by health care providers to individuals 12 years of age and older who have been diagnosed with COVID-19 or who have been exposed to someone with COVID-19 and are at high risk for severe illness and hospitalization. However, there is currently a standing order in Florida signed by the State Surgeon General that allows patients to receive this treatment without a prescription or referral if administered by an eligible health care provider. Such referrals are not required at any of the State of Florida monoclonal antibody treatment sites

and treatments are available at no cost to patients. The antibodies help the immune system recognize and respond effectively to the virus. According to the treatment guidelines, they should be administered as soon as possible after diagnosis. By providing access to these treatments at these new sites, Gov. DeSantis is alleviating demand on hospital resources and further making sure that Floridians have access to all potential treatments that can help them recover from COVID-19. Gov. DeSantis and the Florida Department of Health continue to encourage Floridians to receive the COVID-19 vaccine.

National Suicide Prevention Awareness Month


Did you know 4 out of 5 teens who attempt suicide have given clear warning signs? It is a proven fact that depression, anxiety, stress and suicidal thoughts are on the increase. Unfortunately, suicide is the **SECOND** leading cause of death for middle and

high school youth, ages 12 – 18. According to the Jason Foundation, Inc., dedicated to the prevention of the “Silent Epidemic” of youth suicide, there are key facts related to suicide in younger people.

Depression is one of the lead-

ing causes of suicide attempts, which may manifest in the following ways:

- Declining grades and school performance.
- Lack of interest in activities once enjoyed.
- Withdrawal from family, friends, and relationships.



- Talking a lot about death and suicide (even jokingly).
- Previous suicide attempts.
- Regularly self-harming.
- Doing dangerous/life threatening things.

Continued on next page



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We LOVE Internet Reviews...Until We Get A Bad One



BY GAIL PELTO

Online reviews are a must these days! Why? Because most people search the internet for just about everything: where to eat, how to pick a cat, how to hire a contractor, how to hire a great Realtor (like me!), etc. And online reviews are awesome!

That is if they tout how good you and/or your business are. But, what do you do if you get a bad review posted about you/your business? Inevitably, it's going to happen; it could be a disgruntled customer, employee or even a fake review! (Yes, really!) So, how should you handle a un-favorable review? We're going to concentrate on Google reviews, since they're the most popular, most searched.

Here's a few pointers:

First and foremost, **act fast** and **dig deeper**:

- Ideally within the first 24 hours
- Research who wrote it; are they a customer, employee, other?
- Are they a long term customer, first time customer?

When did they work with you? Were you aware of their

dissatisfaction, etc?

• You are better equipped to handle it if you do your research!

Address their concerns:

And address them online so other folks, your potential customers that are looking at the reviews will know that you've addressed it and that you/your company will do your best to ensure happy customers. (Do not skip this step!)

Thank the customer!

Yes, even if you think they are wrong! Thank them for bringing it to your attention and make it known you want to correct it.

Many times the customer will be encouraged to update the review to be favorable based on how you handle the initial review and that's a win-win!

Hate speech, threats: If someone posts inappropriate

content, flag it and bring it to Google's attention. Do the same if the review is **irrelevant**, has nothing to do with your business, contains SPAM or other advertising.

Fake reviews: Again, apologize for their dissatisfaction. Let them know you wish to help; however, you don't have any record of doing business with them; **offer to fix the problem.**

Report it to Google as fraudulent for removal. To do this, go to your Google business page, click to review your review and then click on the three dots at the top right corner of the page. You can also complete a Google form for a legal removal request form.

Hopefully any one-star reviews will be fewer than the number of Five-Star reviews.

If not, well, that's a whole other article!

Questions about this, real estate or anything else I might be able to assist you with? Call me, 850-374-0454 or send an email to Gail.Pelto@kw.com. (And if you've done business with me and want to give me a glowing review, search Gail Pelto online!)

Gail Pelto is a Board Member with The Rotary Club of Destin and the Mattie Kelly Arts Foundation—and yes, a powerful, full-time real estate agent with Keller Williams Realty Success Realty. Call her with any real estate questions you have, and she'll guide you in the right direction. Call her direct at 850-374-0454 or email to Gail.Pelto@kw.com. Want to know what the value of your property is today? Go to www.DestinAgent.com.

SUICIDE PREVENTION

continued from previous page

There is help locally. Along with providing many services to children who have experienced abuse, abandonment or neglect, the Emerald Coast Children's Advocacy Center (ECCAC) has significant prevention programs in place.

According to Jasie Landeros, who heads up the prevention department as ECCAC's Outreach Program Manager, "We have been focusing on creating

awareness for monthly prevention programs this past year. In September, our focus will be on calling attention to suicide prevention for children, teens and young adults."

It is especially important for parents, educators, youth workers and coaches to be perceptive. Self-care and mental health awareness are critical for children and youth. ECCAC will be providing additional data and information via their website and social media.

ECCAC has been in operation in our area for over 20 years with centers in Niceville and

DeFuniak Springs. It has provided over 150,000 services at no cost for children to include mental health therapy, crisis intervention, referrals to other community providers, interviews and medicals to more than 14,000 children and their families.

If you or someone you know needs their help, visit www.eccac.org, or email or call Jasie Landeros at Jasie@eccac.org, 850-833-9237, Ext. 267. If abuse is suspected, call the anonymous Florida Abuse Hotline at 1-800-96-ABUSE.

WILD RIDE

continued from page 22

I often think of my great grandparents, William and Fanny, and how they learned to forget the hard struggle for life in the little joys of living each day. Waiting a few hours in an airport due to a flight delay seems minor compared to traveling for months in a covered wag-

on from one state to the next. Times are crazy right now, traveling and making plans to travel can be frustrating. But I know that in time, we'll heal the way Southerners always do—together! And, I'm here to help you navigate and make it easy... contact me, JoDell, at JoDell@havetravelmemories.com or 850.608.3058.

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Margin For Success



By RICKY TILLMAN HARPER

Margin. Business leaders talk about it all the time, usually in terms of profit and loss. Most CEO's or business owners manage from a profit/loss sheet that often has margin cal-

culations built in. We therefore think of margin in purely financial terms; it is the difference between revenue and expenses and is therefore the gauge of our success or failure.

Savvy leaders think about margin in many aspects of business and life. These leaders search for margin at every opportunity. Margin can be found and should be chased not only on the balance sheet, but in time management, rest, family, spiritual focus, employees, friends, hobbies, and on and on.

From a business standpoint, margin allows us to take advantage of opportunity. Craig

Groeschel says, "Create margin for opportunities you cannot see." Great leaders know that running a business or any endeavor must be done with margin if you are to have available time and finances for leveraging new opportunities.

A mindset of creating time margin is so important that author Juliet Funt has created a very successful consulting firm built primarily around teaching executives how to have margin, what she calls 'white space' or space on one's calendar without appointments. Ms. Funt is the author of *A Minute to Think: Reclaim Creativity, Conquer Busyness and Do Your Best Work*. And yes, she is a daughter of Alan Funt of *Candid Camera* fame.

So how does one create margin?

Start with your calendar.

Plan minutes, not hours. Shorten meetings ruthlessly. If the decision your team needs to make can be done in 15 minutes, don't plan to meet for an hour.

Say 'no' to more stuff.

Remember, saying yes is a no to something else.

Plan retreats, time where you allow yourself to relax, reflect, learn, and create.

And do not make a list of things to do during retreat. It is a retreat, an opportunity to create mental margin. Warren Buffet famously spends 80% of his workday reading, learning, reflecting. He says, "The rich invest in time; the poor invest in money."

Delegate. Much is written on this topic, but most leaders still do not do enough delegating. When you delegate you

do two things: First, you create margin for yourself and that means you have created margin for personal, professional, and organizational development. Second, you are engaging and empowering your staff to develop, to learn and grow, to stretch and set new goals, to become much better employees.

In short, margin is a product of planning and intentionality. As a business owner or executive do you have margin for personal development, for retreat, for friends or your family? If your profit and loss statement is the only place where you measure margin, you have truly missed the point.

Create margin for the most important things in life, your family will love you for it.

"Beware the barrenness of a busy life." ~ Socrates

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Make Your Claim Filing Process Easier



BY MATTHEW VANDERFORD,
CLAIMOLOGY

By now, you’ve heard me speak of Hurricane season this time of year; it’s just so important to know what to do when trying to recover from a Hurricane’s aftermath, in many ways, but also as it pertains to your insurance claims. Hopefully, it doesn’t happen to you, but, if so, you’ll be ready. Key points to make the claim filing process a little easier:

- Take as many photos as possible. Those with the most documentation come out ahead.
 - Take contemporaneous notes (real time notes as they happen). Make sure to write down who you talked to, when you talked to them, what they said and how long they were on site.
 - Make an inventory list of all your damaged belongings. Write down what they are and how much it will cost to replace them.
 - Try to provide your insurance company with photos of the property before the damage happened.
 - Be true to yourself. If something doesn’t feel right or sound right, mention it. Ask to have an explanation in writing about what someone said or to elaborate their position.
 - Read your policy. If you have questions about what certain parts mean, ask a professional for clarification, like me.
 - Make sure to read all the paperwork that comes from the insurance company or insurance company representative. Some documents are time sensitive and can put the claim at risk if not turned in on time. If you receive less than what you were expecting or promised, you can always submit more information for a better result.
 - Make sure you understand what you are signing before you sign it. Sometimes you can sign your rights away.
- Remember, the insurance mechanism is just that. A mechanism. A machine – a finely tuned machine that has its own way of operating. And people work inside this machine, but

have little wiggle room to maneuver outside the lines. Insurance is also deemed by the insurance companies as a way to lessen the blow of risk, not necessarily to make you whole after the risk you’re insured against has happened.

Far too often people end up losing their cool (both on the insurance company side and the insured side) due to overwhelming circumstances surrounding an event like this. If I can express one thought in the midst of this, it’s to remember that we’re all people meeting one another with all sorts of differences, prejudices, realities, backgrounds and life events that shape us as we are. If we can keep that in mind while attempting to communicate what we feel is important, and try to communicate in ways that are sincere to how we want to be treated (and treating others the same way too), then a lot more might be accomplished, roadblocks cleared and hurdles jumped over. You never know, the person who you thought was against you might become your greatest advocate and push your claim along to help it get settled.



Ava’s Attic Custom Painting Adds Three New Painters

BY RITA L. SHERWOOD

Looking to customize your space with uniquely painted furniture? Ava’s Attic in Miramar Beach is your furniture destination. They’ve recently added three new painters to their staff and are producing a lot of beautiful custom painted pieces. Susan, the owner says, “Being on the Emerald Coast, this is the style that our customers want.



You can customize your own space with Ava’s as we now offer custom painting of your existing furniture. You may choose one

of our bright colors or bring in the color that you love and we will transform your dark furniture into gorgeous coastal furniture.”

You can sell your transformed items on consignment, or simply have it painted for yourself if you want to update your own décor. If you find a

Continued on next page

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

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 Business

Ikigai. Go Ahead and Google it if You Haven't Already.

BY DAVE SAVIOLA,
MONEY PASTOR, ARBORBROOK
FINANCIAL CONSULTANTS

In studying the history of the concept of retirement, it did not take long to come across research and studies that seemed to prove this is another man-made concept that has the potential to do more harm than good. We couldn't agree more.

In all our years of being hired to help people "see if they are on track for retirement," we have noticed a common theme emerge as to what delays or holds most people back from actually retiring: they don't want to. The sad part is, in many instances, our worth and purpose has been tied up in our labor, and that should not be the case.

A study by Harvard some years ago found that an area with one of the highest life expectancies in the world doesn't even have a word in their language for retirement. The study looked at two different groups with the same physical char-

acteristics and lifestyle habits. Participants who reported that they found their life purpose at the beginning of the study had higher levels of self-rated health, lower levels of stress, and a significantly longer lifespan than those without the ikigai.

Like all concepts related to money, work and possessions – the truth is found in The Bible which makes clear that storing up without purpose is dangerous. Wealth without intention is risky. And the retirement we should be working towards is more like reHirement.

Does God call us to work? Absolutely. Does He bring opportunities to serve Him in our jobs and our daily routines whatever they may be? For sure. Could He provide the resources for us to reduce our regular labor and spend most, if not all our waking hours in work serving Him and our neighbors around us? Certainly. If we are honest, however, we instead have mostly bought into a

concept that our purpose is to (1) make money, then (2) save said money, to (3) spend saved money in a time of rest. This blueprint started in the early 18th Century as a way to move younger, more physically abled bodies into jobs older, less capable bodies were occupying. But, it has turned into much more than that and this model is not how we were designed. Among other issues, there are too many missed opportunities with family, friends and neighbors in this retirement approach.

Jesus made it clear that He came to give us all life, and life abundantly. His desire is for us to experience and live in that abundance all the days of our life, not in a future state where our nest egg is our security, and our focus is limited to fleeting pleasures. He has so much more for you and me.

AVA'S CUSTOM

continued from previous page



piece in the store you love, but don't love the color, they can also paint the item to suit your needs. "We want to fill that void where you're looking for that bedroom suite that nobody else is going to have," states Susan.

She goes on to explain that this is the fastest growing division of their business. But of course, they still have great consignment furniture and women's clothing as well. At Ava's, you buy it and take it with you, there's no need to wait on an order. You buy off the floor, and take it home. "And we still have a wonderful staff of movers to deliver directly to your door, as we are dedicated to giving the best customer service and delivery that northwest Florida has to offer. Teamwork makes the dream work here at Ava's. Come in to take a look- if it isn't here, it isn't anywhere," says Susan.

With the popularity of trans-

formation shows on HGTV, more and more people are interested in DIY projects, and Ava's Attic is looking to expand their DIY business. You can learn how to paint your own custom pieces with their seasoned painter Katie. She teaches classes once per month on every 3rd Wednesday. You can practice and master techniques on chipped and broken furniture they have before trying it on your own stuff.

Located on Emerald Coast Parkway in Miramar Beach, Ava's Attic boasts a 13,000 square foot location that includes a consignment shop, a paint shop, and a DIY space. "We're different from any other consignment shops because we have full-time painters that are a part of our staff," says Susan. Make Ava's Attic your next destination. You can stop in to see all they have to offer, or visit their website at www.avasatticindestin.com.



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BY MYRNA
CONRAD

Webster defines responsibility as “the quality or state of being responsible; such as a moral or mental accountability; reliability, trustworthiness; something for which one is responsible. There seems to be a trend today of people looking for ways to avoid responsibility and blame others for their mistakes or misfortunes. This lack of willingness to take responsibility often stems from the attitude of entitlement. The more entitled a person feels, the more apt they are to blame their situation on the failings of others.

We all have different areas of responsibility, whether they are at home, at work, in school, in our community or in our church. Yet, there are some areas of responsibility that we all share.

Each of us is responsible for our own actions. There are some things that we have no control over what family we are born into, the period of time in which we live, our ethnicity or that we

will someday die. We also don’t always have control over what others do around us or to us. But, we are responsible for what we choose to do and how we choose to respond in any situation. There seems to be an epidemic of blaming others today. Actually, blaming others goes all the way back to the beginning of time, when sin entered the world. However, today blame seems to be the fall back response for all of life’s difficulties or poor decisions. Blaming others is simply an excuse for not taking responsibility for our own actions that have produced outcomes that we are not always happy about. My husband has a mantra that he likes to live by called the IABR principle: Input, Attitude, Behavior, Results. We do not always have control over the “input” that enters our lives, but we do have the choice of what our “attitude” will be. Our attitude will then flow over into our “behavior,” which will always affect the “results.” We are totally responsible for our attitude in any given situation.

Our attitudes have a big part

in determining who we become as a person. We hear so much whining today about being held back by other people. We hear it in the form of inequality or lack of opportunity. However, at least in our country, we all have the opportunity to learn and to better ourselves. There is an overabundance of information available at our finger tips; more today than there has ever been before. There are examples of people who have come from very difficult or low economic situations who have worked hard to excel and make a good life for themselves. These are the people who stopped waiting for others to do something and took responsibility for their own betterment.

We are each responsible for taking care of our health. Sure, we all have different health issues throughout our lives, some of which are genetically predisposed and others that we have no control over being exposed to. However, we are each responsible for taking care to eat healthy, exercise and keep our minds active.

We all have people that we are

responsible to care for, whether it be a spouse, children, aging parents, or employees. Sometimes these responsibilities can be tiresome and demanding, but to shirk them or expect someone else to handle them, is irresponsible. The responsibility to care for others is a blessing. Caring for others, takes us outside our self-focused nature and teaches us to put others first. There are many opportunities to learn and grow as we embrace our many different rolls of responsibility. We can learn more about others and more about ourselves.

We all have the responsibility to show respect to those around us. There is such a lack of respect shown in our country today. We see that played out in riots, in media bashing, in destruction of property and in cruelty to our fellow humans. We may not agree with another person or we may not like a person or their actions, but we can either stoop to their level or we can choose to treat them with respect. Often our attitude is that we will show respect to someone only if they show us

respect. However, when we accept respect as our own responsibility, then we will find that others will reciprocate.

Winston Churchill said, “The price of greatness is responsibility.” We all have been created in the image of God and with a purpose. We all have the opportunity for greatness so let’s take responsibility for our choices, our attitude and our actions.

How can you become more responsible? Here are a few strategies:

Be Aware:

Understand your responsibilities and be diligent and accountable.

Be aware of your attitude in any given situation.

When you find yourself blaming, reflect on your responsibility in the situation.

Be Intentional:

Lead by example. Don’t shirk your responsibilities.

Take responsibility for your actions. Teach your children to take responsibility for theirs.

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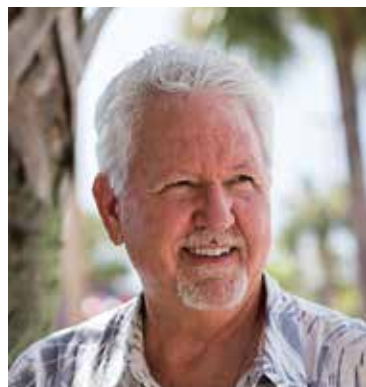


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A Pastor's Ponderings: Crackers and Donuts



BY PASTOR DAVE HOLLAND

"Then Jesus asked, 'What is the kingdom of God like? What shall I compare it to? It is like a mustard seed, which a man took and planted in his garden. It grew and became a tree, and the birds of the air perched in its branches.'"

"Again, he asked, 'What shall I compare the kingdom of God to? It is like yeast that a woman took and mixed into a large amount of flour until it worked all through the dough.'" Luke 13:20-21

I'm a donut kind of guy, crackers—not so much. I sharpened my parenting skills early on with the bribing power of doughy, delicious donuts. In order to motivate my four children to awaken on Sunday mornings, I would go out early and buy a dozen of the pastries and come home shouting out in my best Italian accent, "Coma getta you red, hot donuts." Bedroom doors would fly open, the kids came running and our worship day was off to a roaring start.



On the other hand, the kids never came running for crackers. What is the difference between crackers and donuts? The key distinctive is yeast. The living agents in yeast can transform damp flour into a living, growing organism that rises to become soft dough that defies gravity. After that, you can

bake it into bread, boil it into bagels, fry it into donuts or other delightful pastries. The yeast makes all the difference.

The kingdom of God is astonishing—to what shall we equate it? Only Jesus, the master storyteller, could craft metaphors so simple yet so majestic. Christ paints a picture with words about a place surpassing all imaginable expectations and powered by a mysterious life force.

I constantly meet people that feel mired in the mundane. Trapped in trivial daily routines, their lives feel empty. They fill their time with work, TV, hobbies, sports, entertainment, just about anything to occupy their minds. Jesus shows us through small, ordinary illustrations how amazing our lives can become.

Christ's followers hang on his every word as He expounds on the kingdom of God in verse 21, "It is like yeast that a wom-

an took and mixed into a large amount of flour until it worked all through the dough." The kingdom is as common as making bread, as ordinary as dough, yet as transformational as yeast.

Baking bread requires a fistful of yeast kneaded into the dough. Composed of millions of microscopic organisms, yeast initiates tremendous activity. The little varmints eat the sugars, reproduce, and emit gases, causing the dough to rise. The life in the yeast transforms and enlarges the dough that is then baked into golden loaves.

The yeast shows us the potency of life resident in the kingdom of God. You may not see it, you may not feel it, but it is there working in the unseen realm, changing us into something more than we thought we could be. Sometimes we feel as dense and useless as unrisen dough. Yet, the life of the Spirit is kneading, rubbing, massaging us into something useful in God's hands.

What could Jesus mean by comparing the kingdom of God to yeast?

First, I believe Christ was pointing to the life-giving qualities of the Kingdom of God. Add yeast to lifeless flour and water and the yeast will grow in incalculable ways. Like yeast, the teaching of the Lord brings life and transformation. Share the Word of God with any receptive group of people, and they grow. Mysteriously, the yeast of God's presence and His word change you into a larger person of faith. The life of God in you transforms you. It is unstoppable, and it eventually achieves its purpose.

Ultimately, the yeast of the kingdom permeates every facet of our lives. When you allow God into your life in a meaningful way, you will rise and grow.

Dave Holland pastored churches for thirty-eight years before retiring in Destin, Florida. 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. Contact him at DavidHolland54@gmail.com.

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Line Work



BY SEAN DIETRICH

Morning on an American interstate. A caravan of large bucket trucks travels southward. There must be a hundred of them. Maybe more. These are utility workers.

Hurricane Ida plowed into Louisiana like a Peterbilt semi yesterday. These trucks are heading to ground zero to join the 25,000 other utility workers who are already in the Bayou State restoring power.

The trucks’ running lights are on. Their hydraulic lift buckets wobble from highway speed.

The men and women behind the wheels are preparing for weeks of sleepless nights, mechanical failures, possible accidents, wet weather, convenience-store suppers, cheap hotels, and video calls home—provided there is cell service.

A little boy in the backseat of a passing minivan with Florida tags waves at one of the truck drivers. The lineman waves back.

The boy’s mother cranes

forward. She mouths the words “Thank you” in hopes that the utility worker can read her lips.

He can. He replies with a thumbs up.

And the convoy of trucks never stops coming. One by one they come. And one by one they should be thanked.

I live on the Gulf Coast. Hurricanes are part of our life. When Opal hit, for instance, it



crippled us. And yet, amazingly, it only took 24 hours for hordes of electrical workers to arrive in our town and restore our power so we could all get back to watching daytime television.

The workers came from far-off places like Maryland, Texas, Ohio, or Pennsylvania.

My aunt was so grateful to the linemen working on her street that she brought them sandwiches each morning. Other neighborhood ladies made cookies and deviled eggs. Elderly Miss Elaine made her infamous Green Jello Salad of Death. I would have warned the lineworkers not to eat the stuff, but it was too late.

And I’ll never forget when Hurricane Ivan smashed into our area a decade later. I was a newlywed, living in a one-bedroom apartment. Our building had no storm shutters, we were in a flood zone, emergency vehicle sirens blared, people screamed out for help, and I ran out of beer.

All anyone could do was cover their windows in duct tape and hide. Friends lost homes, cars, animals, trees. Ivan pommeeled us like we’d insulted his mother.

Once again, the next morning, our little world was flooded not only with water, but with bucket trucks.

So yeah, whenever I see a parade of utility vehicles I get a little emotional. Namely, because these workers don’t have to be doing what they’re doing.

Utility crews have some of the most dangerous jobs in the world. Out of every 100,000 workers, 30 to 50 die. Some are victims of explosions. Others lose limbs or get burned. Electrical work is not for wimps. This type of labor is not a job, it’s a calling.

My friend Chad’s father is a retired lineman. Chad said he grew up going to too many funerals. His mother was always

wondering if the next memorial service would be for his father.

“Whenever my dad would leave for storms, there was always that question of whether he’d come back to us in alive or in a box,” Chad recalls.

When Hurricane Michael hit a few years ago, I was out of town. One afternoon my hotel TV showed the eye of the storm making landfall 33 miles from my front door. The next morning, the national news showed images of a decimated Panama City, which is located in the county adjacent to mine.

I couldn’t believe what I was seeing on my screen. This was our Panama City. The same Panama City where we went shopping. The same Panama City where I once took Mary Herrington to ride roller coasters at Miracle Strip Amusement Park when she got food poisoning from a hot dog and ruined the interior of my ‘86 Ford.

Anyway, I left my hotel that morning and sped home. The only problem was, everyone else did, too. So I was stuck in a traffic jam stretching from the Panhandle to Saskatchewan. I sat in a cloud of exhaust for over six hours.

I will never forget when, at about midday, I saw orange

flashing lights in my rear view mirror. A long line of bucket trucks was on their way to my Gulf Coast home. Diesels roaring. Earth rumbling. Cars pulled to the shoulder to let them pass.

It nearly made me cry.

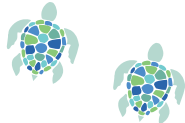
I remember passing one particular truck in traffic later that afternoon. The driver was young, his window was rolled down. He was sunburned and as lean as a two-by-four. Music blared on his stereo. He spit into a Mountain Dew bottle.

At a red light, I rolled down my window and asked where he was from.

But he couldn’t hear me, his diesel engine was rumbling too loud. The young man just tapped his ear to indicate that I wasn’t getting through. So I shouted two familiar words of gratitude as loud as I could.

And it’s funny, even after all these years I find myself hoping this nameless young man could somehow read my lips.

But more importantly, I hope all utility workers in this country know how sincerely I am saying those same two words right now.





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Confirmed for the 13th Annual 2022 30A Songwriters Festival Jan. 14-17 include iconic artists Brothers of A Feather Feat. Chris & Rich Robinson of The Black Crowes, Dawes, Mavis Staples, Jenny Lewis, Emmylou Harris and Rickie Lee Jones.

2022 LINE UP ANNOUNCED!



Dueling rock-star brothers Chris and Rich Robinson formed The Black Crowes in 1984, penning several hit songs and becoming renowned on the live music circuit before age 23. But after eight studio albums, four live albums, and over 35 million records sold, the brothers continuously butted heads, calling it quits forever in 2013; each brother vowed to never play or speak again. This January, Chris and Rich will reunite on the mainstage at Grand Boulevard as Brothers of a Feather, an acoustic duo.

Mavis Staples is both a Blues and a Rock and Roll Hall of Famer; a civil rights icon; a Grammy Award winner; a chart-topping soul/gospel/R&B pioneer; a National Arts Awards Lifetime Achievement recipient; and a Kennedy Center honoree. She's collaborated with everyone from Prince to Bob Dylan.

Dawes will showcase songs from their latest critically acclaimed album Good Luck With Whatever (recorded at the historic RCA studios in Nashville with six time Grammy award winning producer Dave Cobb). Based in LA, studio collaborators include Jackson Browne and Benmont Tench (Tom Petty & The Heartbreakers).

Jenny Lewis established herself as indie rock royalty as the frontwoman of Rilo Kiley, but as a solo artist she's blossomed into a singular, contemporary singer-songwriter. Her latest record On the Line features performances from Ringo Starr, Beck, and Don Was (The Rolling Stones).

Emmylou Harris returns with her eloquent, straightforward songs that first shook up country radio in the 1970s and cement-

ed her as the premiere songwriter of a generation selling more than 15 million records and garnering 14 Grammy Awards, three CMA Awards, and four Americana Awards in the process.

Rickie Lee Jones will make her 30A debut fresh off the release of her memoir Last Chance Texaco, released in the spring of 2021. The two-time Grammy winner, known for her haunting voice that ranges from deep yearning to late-night sultry, first appeared on the Los Angeles scene in the mid-1970s penning instant classics like "Chuck E.'s In Love," "Danny's All-Star Joint," and the pivotal breakup album Pirates.

Returning to perform two shows each throughout the weekend are songwriting legends Amy Grant, Rodney Crowell, Patty Griffin, Steve Earle, John Paul White (The Civil Wars), and Shawn Mullins!

More than 150 newly confirmed artists will round out the 2022 lineup. This year's theme is "A New Morning for Everyone." Songwriter's Fest is forming an all-star band of musicians to perform Bob Dylan's classic New Morning album with guest artists performing on each of the songs in sequence. You can search on Spotify for the 2022 30A Songwriters Festival playlist and listen!

Premier VIP tickets are sold out and only a few Regular weekend passes remain. A Weekend Pass allows access to all venues throughout the four-day weekend on a first come, first served basis. Purchase tickets at <https://www.freshstix.com/events/2022-30asongwritersfestival>.

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It's Time for 2021 Fall Concerts in the Village!

Thursday, Sept. 9, the Mattie Kelly Arts Foundation (MKAF) kicks off the 2021 Fall Concerts in the Village series with a fan favorite, the Velcro Pygmies!

2021 MKAF Fall Concert Lineup

September 9th - Velcro Pygmies

September 16th - Ultimate Neil Young/Bob Dylan Tribute

September 23rd - Kickstand Jenny

September 30th - Chasin' Jaymie

October 7th - The Heather Hayes Experience

Gates open at 6 p.m. with

concerts beginning at 7 p.m. for this come-as-you-are family-friendly outdoor concert series. Bring a lawn chair, picnic, wine, or purchase food and beverages on-site prepared by featured restaurants and food trucks.

Purchase tickets online at Eventbrite or at the door. Admission for all 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.

Festival of the Arts Coming in October

Known as one of Northwest Florida's premier fine arts shows, the MKAF Destin Festival of the Arts is one of the most anticipated cultural events of the year. The 26th annual event is set for October 30th-31st, 2021 at the Mattie Kelly Cultural Arts Village in Destin and is free for attendees.

During the Festival, artists from across the United States will offer up their original artwork in the form of oil, watercolor, acrylic, and glass paintings; photography, sculpture, pottery, wood, paper, fiber, mosaics, mixed media, jewelry designs, and more in order to compete for \$10,000 in cash prizes in 29 award categories, including the coveted "Best in Show" and "People's Choice Award" which is selected by festival fans. The Festival also features a Collaborative Art Exhibit, which showcases select artwork of more than 60 community adult and student artists.

MKAF Festival of the Arts Event Graphic. A celebration of art, music, food, and family fun, special features of the Festival include a live music lineup, arts, souvenir posters and t-shirts, and more.

To sign up to volunteer at this year's Destin Festival of the Arts, please visit <https://mkaf.org/volunteer/>.

To make a tax-deductible donation, provide corporate sponsorships or learn more about the Destin Festival of the Arts, visit mkaf.org or call (850) 650-2226.

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- 9:30-10:00am: Pre Primary A (2-3 years)
- 10:10-10:40am: Pre Primary B (3-4 years)
- 10:50-11:40am: Pre Primary C (4-5 years) *CLASS FULL*
- 11:50-12:30pm: Primary Ballet (5-8 years)

Pre-Primary Ballet and Primary Ballet creative dance classes are part of the classical curriculum for the youngest dancers, instilling foundational elements of movement through

creative experience, expression and play. Both boys and girls are highly encouraged. Classes occur once a week on either Tuesday or Saturday.



These classes run through the academic school year and require annual registration. All levels are instructed by Rachel Prescott. Classes begin Sat., Aug. 21 and Tues., Aug. 24.

There will be two performances featuring all levels: December Winter Showcase and End of School Recital.

Visit website for additional level and adult classes.

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 Around Town

Around Town

100 Men Who Care Set to Bolster Okaloosa, Walton County Non-Profits

100 Men Who Care, a nationwide network of people interested in supporting non-profit groups in their local communities through giving circles, will launch 100 Men Who Care-Emerald Coast Chapter with an inaugural meeting on Tues., Sept. 21, 5:30-7 p.m. at The Palms of Destin.

100 Men Who Care – Emerald Coast’s mission is to help fund charities and non-profit organizations operating in and impacting communities in Okaloosa and Walton Counties and is part of the 100 Who Care Alliance with more than 700 chapters worldwide. Coining the phrase “The Power of 100,” each chapter meets quarterly, gathering its 100-plus members at a rotating local venue. Each member contributes \$100 to a giving pool. Local charities and non-profits then have an

opportunity to describe their mission, needs and plans before the membership. The evening concludes with members voting to choose one local charity to receive the proceeds. The result is a one-time donation of \$10,000 or more meant to have an immediate and meaningful impact for the chosen organization.

Locals Scott Rude, management consultant and instructor with the University of Iowa’s Tippie College of Business, and Andrew McDowell, Wealth Manager with Arbor Wealth Management, are founding members of the chapter and are excited to get started after nearly a year of planning. “Our first meeting, set for The Palms in Destin, will be a great opportunity for attendees to join as founding chapter members, network with fellow philanthropists and do a lot of good in just one hour,” says Scott. “We welcome all interested men to come out and join the new

chapter.” Prospective members, and non-profit organizations wishing to pitch their charity mission at an event, as well as venues interested in hosting future events, can contact Scott and Andrew through email at 100mwcec@gmail.com or message the group’s Facebook Page.

100 Men Who Care – Emerald Coast is a Florida 501c3 not-for-profit organization and a chapter of the 100 Who Care Alliance. The organization was formed in 2021 with the mission of connecting philanthropists and caring citizens in the Emerald Coast with the shared goal of giving meaningful support to deserving charities and non-profit organizations that impact their local community. 100 Men’s sister organization, 100 Women Who Care, based in Ft. Walton offers a networking and giving opportunity for women in the community and is also accepting new members. For more information on 100

Men Who Care-Emerald Coast, please email 100mwcec@gmail.com, like the group’s Facebook Page at <https://www.facebook.com/100MWCEC/> or visit the website at www.100mwcec.com.

Okaloosa County Commissioner Mel Ponder Presents Donation to Destin High School

Destin High School was the recipient of a \$500 Rooms-To-Go gift card thanks to a Recycle Challenge by the Florida Recycling Partnership Foundation.

During the recent Florida Association of Counties Annual Conference, the Foundation asked attendees “What’s Wrong with the Bin.” A recycling bin was filled with items including some that are appropriate for curbside recycling and a few that should not be included in the bin. We asked Commissioners to tell us what items needed to be removed. If they guessed correctly, the Commissioners



were entered into the drawing and Okaloosa County Commissioner Mel Ponder was the winner.

Newly constructed Destin High School opened its doors on August 17 and is in need of additional furniture.

Rooms-To-Go won the Florida Department of Environment Protection Recycling Recognition Award for their outstanding recycling practices.



By PATRICIA LEE

Over the past few months I have seen several random comments from members in our Facebook Destinities locals’ group regarding wanting more things around the area for locals only. Our Destinities group has

over 5000 members with only about 10% part time residents or out of state property owners. So, the group is at least one thing this community has that is just for them. Locals also do enjoy discounts from restaurants, entertainment or activities and it is appreciated. However, many of those discounts are only seasonal and locals strongly feel discounts for them should be provided all year round. I do hear many of our Destinities members say they make it a point to do business with those who provide the year-round discounts. Sorry, but please don’t

shoot the messenger. There are many locals who pay attention to this type of thing and it affects their patronage decisions.

A new local’s only idea:

Destinities tell me they would like to have a locals’ only club—a place where they can gather for swimming and other physical activities, but also areas for card games or pool tables; a place that would offer drinks, light snacks and maybe some live music, too. The idea feels to me like an extension of what I was trying to do when I started the Destinities Facebook group which is to bring locals togeth-

er better—a place of unity, if you will. I realize this would be a costly endeavor, but it would certainly be supported by resident locals. “If you build it, they will come!”

I have also seen a Destinities member suggest there should be a restaurant that is just for locals. I guess this also would have to be some type of club since it wouldn’t be open to the public. Maybe it could be a joint venture with the local’s club mentioned above, but it could also work well on its own, as a private club restaurant.

Clearly, locals are wanting

more ways to come together, more ways to feel unified and separate from the visitors; especially during tourist season. Now what wonderful entrepreneurs are going to take these ideas and run with them? We’re waiting!

If you are a local and not yet part of our Destinities Facebook group, I invite you to join us. Our members are from Destin and close surrounding areas.

By Patricia Lee, Owner - www.Destinities.com - Destinities, Inc.

Creator - www.facebook.com/groups/Destinities

Ask Destinities: Locals Only Please

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