

# EMERALD LADIES' JOURNAL

AUGUST 2009

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# Mortgage Lending

## Questions and Answers – A Look Back

Over the course of the last couple of years, I have been asked many questions regarding mortgage lending, refinancing, timing a home purchase, and many more. I think it is appropriate to revisit some of those most common and difficult questions and provide answers.

### **When will I know if I should buy a house?**

Someone that asks whether to buy now probably already has good reasons to buy a home. Beyond that, other questions are: Can you borrow enough to make the purchase? Do you feel comfortable with the payments? Your credit worthiness and financial capabilities will shape your ability to do either. You should also consider new tax implications, what houses are available and at what prices.

### **What steps should I take when I decide to refinance my home?**

Start by pulling out your current mortgage statement. You should consider the remaining time on the mortgage, your current interest rate, and the length of time you plan to remain in your house. (A good refinancing candidate plans to be in their home for two years or longer). Let's face it; the average homeowner moves every five to seven years. Expected long-term savings may not be recouped if you unexpectedly move. Determine what the interest rate is and verify whether the rate is fixed or adjustable. Understanding the terms of your loan will go a long way in determining how refinancing will help. A refinance may even allow you to skip a payment or two.

### **What does “risk-based pricing” mean and how does it affect my ability to purchase or refinance a home?**

Many factors play a role in measuring a borrower's loan risk level and the corresponding risk-based price. Credit score is the most obvious factor to most people, but this is secondary to most lenders. Lenders usually consider the down payment the most significant measure of risk. The duration and nature of employment affects risk. For instance, self-employed borrowers usually are considered higher risk compared to wage earners. Additionally, the more a borrower has in reserves (bank assets, retirement accounts, mutual funds, etc.) after closing, the more helpful those reserves are in mitigating or reducing risk.

All loan programs have risk-based pricing that is paid either by the borrower or the lender. When risks are higher a loan has higher costs to the lender. When paid by the borrower the costs can be up-front or monthly fees (such as mortgage insurance), or a higher interest rate. Many lenders are now losing billions of dollars because risk-based costs were incorrectly calculated

during the last few years.

### **How important is the attempt to receive the lowest interest rate possible?**

Amazingly, this may not be as important you might think. For example, a \$200,000 loan at 5.375% has a payment of \$1,119.94 (not including taxes and insurance). Increasing the rate to 5.50% increases the payment \$15.64 each month. An electric bill can vary more than \$50 from month to month, and that is probably more that you would spend at lunch for two people. In other words, waiting for the lowest interest rate might not be a game worth playing. No one knows when rates will be at the lowest or for how long. Trying to time the market is a gamble and most people (including mortgage professionals) get it wrong. I do not try to time the market and I do not recommend anyone try doing it.

### **Are there any alternatives to foreclosure?**


There are alternatives to foreclosure. A lender may ask for a deed in lieu of foreclosure. Essentially, this is a “short-cut” around the costs associated with a foreclosure. Not many lenders are doing this because it is difficult.

Alternatively, a lender may agree to a short sale. A short sale occurs when the lender agrees to take less than what is owed so that the borrower can sell the property. In other words, if someone owes \$200,000 on a house, the lender might agree to satisfy the debt for \$190,000 because foreclosure might only net \$170,000 and the borrower is sincerely trying to avoid foreclosure.

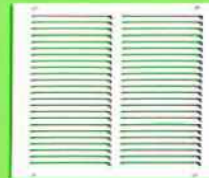


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*Susan Robbins has been in the mortgage industry for over 25 years. She has worked for Baker and Lindsey, Inc. for 17 years, where she is a Vice President and Senior Underwriter for Conventional, FHA, and VA loans.*



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## A New Way to Downsize Your Physique through Detox

*The Aesthetic Clinique now offers a new treatment called Ionithermie which reduces cellulite while detoxing and firming the body*

*Steven Weiner, MD of The Aesthetic Clinique is widely known for offering the latest in new and innovative non-invasive cosmetic treatments. It is with this determination, success, and recognition that Dr. Weiner is now the only MD in Northwest Florida to provide one of the newest procedures on the market, which has been clinically proven to decrease inches and smooth the overall look of problem areas on the body.*

*Ionithermie, which is a treatment invented over 30 years ago by a French biochemist, involves using a Galvanic device to gently release low-level electronic transmissions through conductive clay which is spread along the skin. Results from the procedure can be seen immediately and one to three inches can be eliminated during each treatment.*

In the past, Ionithermie has only been offered through elite spas and salons such as the Ritz Carlton and luxury cruise lines. Now offered through Dr. Weiner, who is the area's sole provider, clients can attain a smooth, toned look without undergoing any injections or lengthy downtime. The procedure acts as a detox mechanism to literally flush the water retention and toxic buildup from underneath the skin. It provides relief for lower back and joint pain by flushing out the lactic acid which has built up in the muscles. It also improves microcirculation which encourages cellular renewal thus tightening and firming the skin.

*The electro-stimulation which is gently released to the underlying muscles is what creates the skin-tightening look that many clients are looking for.*

The process begins with thermal clay which is made up of various natural compounds and can include organic freeze-dried vegetable extracts, ribonucleic acid, micronized algae, guarana, seaweed, and others. The electrical stimulus passes through the thermal clay, causing the skin to absorb the nutrients that are in the clay. The different ingredients in the organic clay compound integrate into the skin by way of the gentle Galvanic and Faradic electric currents in a process known as "electrophoresis", and immediately they begin to detoxify the treated area, stimulating blood and lymph circulation, thus increasing the smooth appearance of the skin.

"This is a new step in the cosmetic and wellness industry," says Dr. Weiner. "In the past, you could only access this treatment through a minimal number of providers, now we can offer this to our patients and they can look better instantly without have to go way out of their way to find it," he added.

*Ionithermie is effective for both men and women. Areas of the body which see the greatest results are the hips, knees, thighs, arms, buttocks, and bust. For immediate inch loss, it is recommended that clients undergo at least one to three treatments, which lasts for approximately 45 minutes each. For early stage to advanced stage cellulite problems, it is recommended to plan five to ten treatments. Prices range according to the number of treatments necessary, but the Ionithermie is fairly inexpensive as compared to other available procedures.*

With over 20 years experience in the cosmetic industry, Dr. Weiner has successfully serviced patients along the Emerald Coast by bringing them ground breaking cosmetic treatments which reduce the signs of aging and bring the body back to life. To find out if Ionithermie is right for you, or to learn more about The Aesthetic Clinique, call 850-622-1214 or visit the website at [www.theclinique.net](http://www.theclinique.net).

The Aesthetic Clinique is a medical spa that offers non-invasive cosmetic and aesthetic procedures. Established in 2005, Dr. Weiner, MD brings over 21 years experience as Facial Plastics/Head and Neck surgeon and over 15 years experience in BOTOX® injecting.

Graduating from U.C.L.A. and trained at The Johns Hopkins Hospital, the number one rated hospital in the U.S.; Dr. Weiner has executed hundreds of successful procedures and currently focuses all of his efforts towards non-invasive and minimally invasive procedures which enhance appearance with little or no downtime.

The Aesthetic Clinique has a main office located at Redfish Village in Santa Rosa Beach, with a second office located in Rosemary Beach, FL.



Steven F Weiner, MD



# Good health is at the core of everything we do.



## COLONOSCOPY SCREENING

Colon cancer is the #2 cause of cancer deaths in the U.S., but it is also preventable. White-Wilson offers screening colonoscopies to reduce your risk of colon cancer. Most insurance policies cover screenings as part of a wellness check. Contact your insurance provider for details.

- You do not need a doctor's referral for screenings.
- If you have a family history of colon cancer/colon polyps, you should schedule a screening colonoscopy at age 40.
- If you have no family history of colon cancer, you should schedule a screening at age 50.
- If you are experiencing any gastrointestinal symptoms, you should contact your primary care physician.

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## *Dance For Life...Fit For Life*

*Dance is making a comeback! In the past few years dance has reemerged into the public eye and is showing people how fun staying healthy can be. Let's be honest; no one wants to spend hours every day on a treadmill or stair climber. Instead imagine keeping yourself healthy by shaking things up with a sizzling Salsa. Dance combines movements from all body parts giving you an excellent full body workout. The best part is there is dancing for everyone: for club goers and socialites swing the night away or get close with the night-club two-step. Savor that special moment for a lifetime by choreographing a wedding or anniversary dance. Perhaps you long for that thrill of competing and have been waiting for the right time. Regardless of what you are looking for; a healthier new you, or some new friends with common interests, dancing is a great way to find that fulfillment. Start your new life today, right now: The Dance Life- The Fit Life.*

*Jay Holmes, Certified Personal Trainer-AFPA, ACE  
Certified Nutrition and Wellness Consultant-AFPA*



Photos by Shirly J Brown Photography



# The Cosmetic Vein & Laser Center

## Your Complete Solution for Varicose & Spider Veins

### NON-INVASIVE LASER TECHNOLOGIES FOR THE TREATMENT OF VARICOSE AND SPIDER VEINS RESTORE THE HEALTH, BEAUTY, AND VITALITY OF YOUR LEGS.

Don't let unsightly and uncomfortable varicose and spider veins rob you of your natural beauty. Dr. Kimberly Moskowitz is one of only 240 board-certified vein specialists (Phlebologists) in the United States. As a leading expert in the field and a member of the American College of Phlebology, she has pioneered the safest and most up-to-date treatment options for varicose and spider veins. Today, those options include state-of-the-art non-invasive technologies that allow patients to return to most normal activities the same day as treatment.

Left untreated, abnormal veins can lead to serious health risks like blood clots, phlebitis (inflammation of the veins), cellulitis, and leg ulcers. Expert treatment of varicose veins dramatically improves painful symptoms and prevents complications. Dr. Moskowitz will perform a thorough ultrasound examination of the legs to accurately assess the severity and extent of vein disease. This diagnostic ultrasound is a necessary part of the initial consultation as it allows the physician to determine the most appropriate treatment plan.

*"I am so truly grateful that my education, experience, and technology allow me to spend every day doing exactly what I love to do. I place enormous emphasis on my relationships with my patients and do my best to help them look and feel young, natural, and healthy. I want everyone to maximize the beauty they were born with."*

Dr. Moskowitz has been performing and training other physicians to perform EVLT (Endovenous Laser Treatment) since its FDA approval in 2003. During this 45-minute, safe, outpatient procedure, an ultrasound is used to guide placement of a thin laser fiber into the abnormal Saphenous vein in the leg. Heat energy from the laser causes the abnormal vein to immediately collapse and redirect blood flow to the normal healthy channels in the leg. The body reabsorbs the abnormal vein, resulting in improved circulation and symptoms. Local anesthesia is used to completely numb the area around the vein so the procedure is virtually painless. EVLT has a 99% success rate and has eliminated the need for painful surgical procedures such as vein stripping.



Kimberly Moskowitz, M.S., M.D.

Contrary to what many physicians are taught, spider veins can cause the same symptoms as much larger varicose veins. Also, because 25% of spider veins are associated with underlying larger vein abnormalities, it is often considered medically necessary to treat them. Sclerotherapy (tiny injections of a solution that closes the veins), is the most effective and least painful treatment for spider veins and blue veins under the skin surface called reticular veins. Skin lasers are very effective for treating small veins on the face and chest; however, for leg veins, they are less effective, more painful, and often lead to scarring and hyperpigmentation.

The **Cosmetic Vein & Laser Center** provides the most advanced non-surgical treatments for skin, face, legs, and cellulite reduction. Dr. Moskowitz also specializes in **Fraxel™ Re:store and Fraxel™ Re:pair Skin Resurfacing, Botox™, Restylane™, Juvederm™, VelaShape™, Laser Hair Removal and Medical & Cosmetic Dermatology.**

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# Hormones, Sex Life, and Families



Dr. Nitin Bawa M.D.  
Board Certified Internal Medicine  
45 Sugar Sand Lane  
Suite A  
Seagrove Beach, Florida  
(850) 534-4170

By Dr. Nitin Bawa, M.D.



Susan (name changed for privacy) and her husband were having marital issues. Her husband was convinced that she was having an affair. He even hired a private detective to monitor her and went through her email and text messages. No evidence of infidelity was ever found.

It turned out that Susan's sex drive was so low that her husband became convinced that it was because of an affair. When I checked her hormone results with some specialized tests, we found that not only was her estrogen and progesterone low but her testosterone level was also very low. A small amount of cream that had the appropriate hormones, not only restored her sex drive, but also saved her marriage.

One of my favorite aunts used to be a very hospitable, caring person who hosted the entire family at her big house on the Fourth of July. However, as she went through menopause, she became very angry and irritable and every one treaded lightly around her. No one wanted to ask her any questions or do anything different in fear of being yelled at. As a result, these family get-togethers dwindled and became a rare occasion.

*In this case, menopause clearly affected a large number of family members, but no one in the family wants to admit that it might be a hormone issue. Unfortunately, we seem to think of attitude and behavior as unchangeable personalities when they are actually influenced a great deal by our hormones.*

It has been shown that two-thirds of all divorces are initiated by women and it is theorized that as women lose their estrogen they become even more prone to resorting to divorce. It is difficult to estimate the exact numbers but from what I have seen, I would estimate that menopause is playing havoc on numerous people's lives.

And it does not have to. Many women have been taken off Premarin after the results of the Women's Health Initiative study results showed that Premarin increased the risk of blood clots, strokes and heart attacks. However, lot of doctors are not aware that Premarin stands for Pregnant Mare Urine and is not anything like the human estrogen.

Premarin is aggressively marketed by Wyeth so a lot of OB/GYN doctors have developed a habit of prescribing this medication.

*This in spite of the fact that human estrogen or Estradiol is generic, cheaper, and much better!*

Human estradiol given through the skin at small doses will likely not have all the problems that horse urine has!

*It is better to get the hormone through the skin in the form of a cream because when taken orally the liver chews up the estrogen and some of the side effects come from what the liver produces. Unfortunately, most doctors do not know how to prescribe bio-identical hormone creams from a compounding pharmacy. In fact, I had to go to several specialized courses in order to learn the details of this. I found that using bio-identical hormones helps not just patients, but also their families and even their sex lives!*

For more information contact Dr. Bawa at 850-534-4170.  
Seagrove Beach, Florida

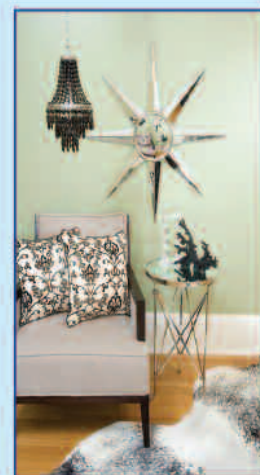
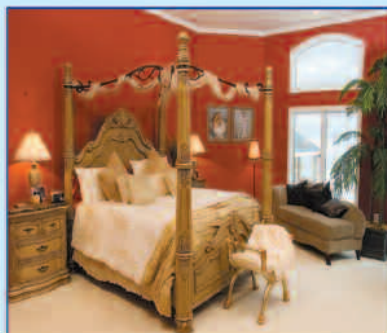
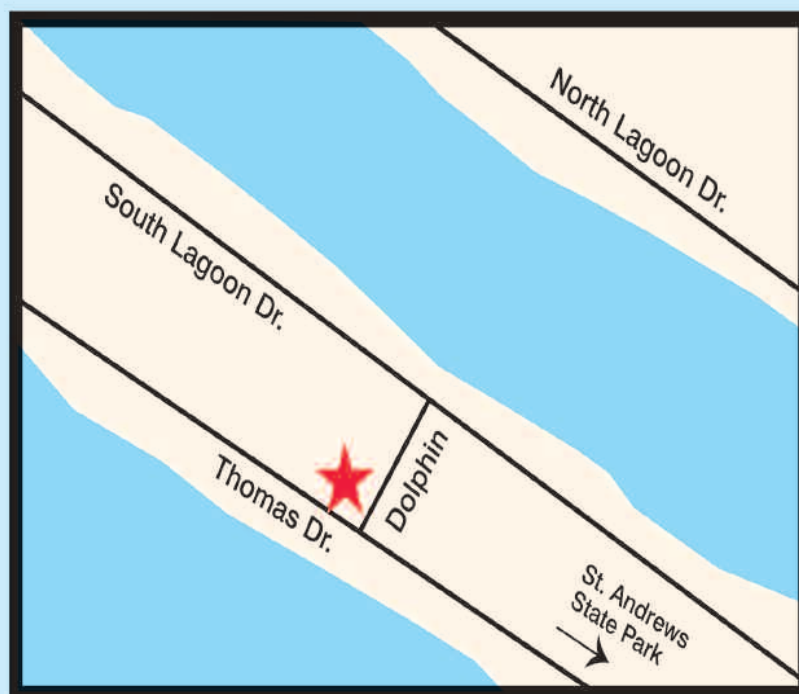


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# We've come a long way, Emerald Ladies' Journal is celebrating 14 years!

## Happy Birthday ELJ!

Carey Dowdle and Deborah Emery, two talented gals from Memphis, Tennessee, relocated to Sandestin, Florida and decided to produce a quality Women's magazine similar to "The Memphis Woman". This magazine would feature the Who's Who of women on the Emerald Coast; thusly Emerald Ladies Journal was born.

"The first issue of ELJ came off the press in August of 1995. Hurricane Opal hit our area in October, but she couldn't slow us down. We never missed a beat!" *Carey Dowdle, Original co-owner.*

The first Emerald Lady was Mary K. Kraemer (August 1995) followed by Delene Sholes (September 1995) and today we have 14 years of Emerald Ladies whose accomplishments have made a difference in our community.

In 2000, Julie Trosper purchased Emerald Ladies' Journal and in October of 2007, Sandy and Greig Buckley became the new owners.

We are still filling a "niche" in the wonderful world of women, and we believe that 80% of the monies spent along the Emerald Coast are spent by women.

To our Emerald Ladies we salute you! To our readership and advertisers we thank you!

## ELJ News

We have a lot of exciting news to share!

Starting in September, Emerald Ladies' Journal will become a bi-monthly magazine. Issues will cover September/October,

November/December, etc.

Next on our agenda is a **"special edition"** of Emerald Ladies' Journal which will be available December, 2009. It will be our first annual **Emerald Ladies' Journal, "Top 20 Business Women of the Year" edition**. Please send your nomination and a brief explanation why she should be chosen (occupation, position, etc) along with her contact information. Send nominations to [eljourn@cox.net](mailto:eljourn@cox.net). Deadline is October 1, 2009.

Also, we're working on our **15 year Anniversary Edition** which will feature all (over 150) of our Emerald Ladies. This anniversary edition will be available next summer. All Emerald Ladies please contact me via email, [eljourn@cox.net](mailto:eljourn@cox.net). **15 years of Emerald Ladies!**

And, I will be starting a new section called **Tips**. Send beauty, cooking, diet, exercising, cleaning, gardening, etc. tips and recipes to [eljourn@cox.net](mailto:eljourn@cox.net). Include your name, city, and a photo if you want. Email photo as a jpg file.

Lastly, we are planning a Emerald Ladies' Journal Fundraiser involving all Emerald Ladies. Date has not been set, it will be sometime next year. We welcome suggestions and appreciate anyone who would like to volunteer. If you have a charity you would like us to consider, please email information to me at [eljourn@cox.net](mailto:eljourn@cox.net).

**Thank you for your continued support!**  
**We're NOT getting older, we're getting BETTER!**

Sandy Buckley  
[emeraldladiesjournal.com](http://emeraldladiesjournal.com)  
[eljourn@cox.net](mailto:eljourn@cox.net)  
850-803-1228





# EMERALD COAST DENTAL SPA

## IS PLEASED TO ANNOUNCE THE INTRODUCTION OF *Obagi Skin Care System and Latisse* TO OUR PRACTICE

As a dentist, Dr. Tara Walling has expanded her canvas outside of the mouth to focus on what she specializes in; the head and neck area.

Dr. Walling offers her patients the best care possible to help patients look and feel their best and this now includes younger healthier looking skin with beautiful long lashes!

Over the years, your skin has been exposed to a number of environmental stressors, which cause damage that can reach the deepest layers of your skin. Photodamage, caused by the sun's harmful rays, is the main cause of fine lines, wrinkles and age spots that you may already see or you will eventually see on your face. The **OBAGI SKIN CARE SYSTEM** is the physician-dispensed,

prescription-strength skincare system that can actually transform your skin at the cellular level. By addressing the signs of photodamage and restoring the healthy function of your skin cells, this system is clinically proven to results in younger and healthier looking skin.

While improving your youthful appearance Dr. Walling also has **LATISSE** available to grow eyelashes, making them longer, thicker, and darker. **LATISSE** is a prescription treatment for hypotrichosis which is another name for having inadequate or not enough eyelashes.

These are just a few of the services that Dr. Walling has to offer her patients at Emerald Coast Dental Spa to keep patients looking and feeling their best! Please call our office today for more information on our services.

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# Tidbits, Tips, & Happenings

## 4th Annual Destin area Summer Photo Contest to begin August 3

The Destin Area Chamber of Commerce will be hosting its annual photo contest beginning August 3 through September 4, 2009.

The Destin Area Summer Photo Contest began in 2006 as an exciting way to promote the beautiful city of Destin through locals' and tourists' experiences. The photo contest is divided into three categories which include family, beach, and harbor photos. It is open to all amateur photographers.

Winners in each category and one overall winner will be selected by the Destin Area Chamber of Commerce Board of Directors and staff. All winners will receive a Destin prize package filled with goodies from the area, and will be published in the Destin Area Chamber of Commerce's 2010 membership directory.

The contest ends at 11 a.m. on September 4, 2009. Only high-resolution digital entries will be accepted.

For more information, to view past entries and contest rules, and to submit your photo, visit [www.DestinChamber.com](http://www.DestinChamber.com).

## Shillingburg wins Seafood Festival Poster Contest for 6th Consecutive Year

"This painting is special to me, and it will always remain close to my heart," said Judy Shillingburg, winner of the 2009 Destin Seafood Festival poster contest. "I am honored to be able to tell the history and heritage of Destin and our harbor through my painting."





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## Ronald McDonald House Awarded \$500,000 by Dugas Family Foundation



Imagine you are one of the two families on the Ronald McDonald House waiting list today. One Georgia family's one-year-old has been admitted to Sacred Heart Children's Hospital with seizures. The other, a family from Alaska, is being transferred for brain surgery on the two-year-old foster child in their care. Both families want to focus on helping their child heal. Instead, they are worried about where they will stay, what they will eat, and how they will be able to be by their child's side. Last week, the

Ronald McDonald House waiting list swelled to seven families who desperately needed to be by their child's side. It is a painfully familiar reminder of how bad a larger facility is needed.

Due to a generous pledge from the Dugas Family Foundation, Ronald McDonald House Charities of Northwest Florida is one step closer to building a 26-bedroom House that will have more room for families like these. The Dugas Family informed the House of their intent to build common area spaces that will offer respite and comfort for families who will use the House being constructed at 5200 Bayou Blvd. Laura Turner Dugas, the chairman of the Dugas Family Foundation, said that the three-year commitment to support the new House was unanimously approved by the Board saying, "Our foundation greatly respects the work of Ronald McDonald House and we are pleased to partner with you on this impactful project. We appreciate your commitment to serving all families in need of respite care during a time of crisis, especially families served from Okaloosa and Walton counties." Common areas in the new House will be named in the Dugas Family Foundation's honor.

The current Ronald McDonald House has served area families for 25 years. Since opening in 1984, over 16,000 family members have been served. Over 60% of the families are from the Panhandle of Florida; largely from Okaloosa and Walton Counties. Because approximately 57% of all the patients hospitalized at Sacred Heart or seen at Nemours Children's Clinic live outside a 25-mile radius of the hospital, the need for a Home-Away-From-Home is met by the Ronald McDonald House. Since 2006, the House has turned families away over 3,400 times because no room was available.

### Reed Waddle named Destin Fan Favorite at Destin Commons ...Taylor Haugen Foundation receives donations

Four bands played at Destin Commons' First Friday Concert Series in a Battle of the Bands. Recently, the public voted for their 2009 Destin Fan Favorite with Reed Waddle winning the prestigious title. Fans cast their votes by filling their favorite band's 'tip jar' with a donation at Bluepoint Fish Club.

The proceeds benefited the winning band's charity of choice. Reed Waddle's charity was the Taylor Haugen Foundation, an organization created to honor the memory of the 15-year-old Niceville High School student who passed away after an injury sustained during a football game last August. In the spirit of Taylor's extraordinary character, the mission of the foundation is to provide scholarships to faith-based, outgoing, community-oriented, academically-proficient athletes in the local community.

*Continued on page 18*

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"We're excited that \$1,174.05 was raised in just one hour during this event," said Brian Haugen, Taylor's father. "We will use these funds to directly provide scholarships for graduating local seniors. Scholarships are awarded based on five areas, which include community service, faith, leadership, academics, and athletics."

This past year the Taylor Haugen Foundation gave out four scholarships, with the awarding of the Taylor Haugen trophy to Caise Vickery, a senior at Ft. Walton Beach High School. For further information on the Foundation, visit [www.TaylorHaugenFoundation.org](http://www.TaylorHaugenFoundation.org).

The other bands who competed for the Destin Fan Favorite were: Cadillac Willy for the Children's Advocacy Center; Marc Harris & Mojo Rising for the Canaan Recovery Foundation; and Donnie Sundal & Friends for the Children's Volunteer Health Network.



Pictured are Jessica Proffitt and Crystal Rouhani with Destin Commons; 2009 Destin Fan Favorite, Reed Waddle; and Kathy and Brian Haugen.

## Pet of the month Mei Ling



Mei Ling is a beautiful  
Dalmatian Mix with an  
adorable personality. She  
is approximately 12 weeks  
old, and is ready for a loving home.

Additionally, Mei Ling has other siblings available as well.  
Please call Alaqua Animal Refuge at 850-880-6399 for additional  
information and personal tour of our incredible refuge. You may  
view other animals available for adoption on our website at:  
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## Tips

### Hummingbird Time

Getting ready for the hummingbirds starts now. One of the best attracters is the "Calliandra": "Powder Puff" which looks like a mimosa plant. Plant this shrub and watch the hummingbirds arrive like magnets. (A key bit of info) Remove feeders so they can enjoy their natural way of feeding. Plant what they crave and you will never have to fool with messy syrups again!  
**Ashley Daily, Blue Ming Gardens, 22603 PCB Pkwy, PCB. 850-819-9314.**

Had a water leak that left a stain on your ceiling? Use a mixture of half bleach and half water. Spray on lightly to prevent ceiling pieces from being dislodged. Spray again, if needed. No need to buy Kilz! **Jean Dutton, FWB.**

Gals, Sandy asked me for a recipe, but since I don't cook I am offering some sage advice on the wisdom of women. "Remember Ginger Rogers did everything Fred Astaire did- she just did it backwards and in high heels!"  
**Peggy Beck.**

Rinse your mouth twice a day with warm salt water. Kills bacteria that causes gum disease and toughens the gums. **Brandi Hughes, RDH. Emerald Coast Dental Spa, PCB. 850-249-9311.**

### Broken Glass

Use a wet cotton ball or Q-tip to pick up the small shards of glass you



can't see easily.

Peel a banana from the bottom and you won't have to pick the little "stringy things" off of it. That's how the primates do it.

Take your bananas apart when you get home from the store. If you leave them connected at the stem, they ripen faster.

Store your opened chunks of cheese in aluminum foil. It will stay fresh much longer and not mold! It also keeps celery fresh.

Add a teaspoon of water when frying ground beef. It will help pull the grease away from the meat while cooking. When done I always rinse the meat in a collander with hot water. **Sandy Buckley**

### Measuring Cups

Before you pour sticky substances into a measuring cup, fill with hot water. Pour out the hot water, but don't dry the cup. Next, add your ingredient, such as peanut butter, and watch how easily it comes right out. **Sandy Buckley**

### Home-made Ice Cream

1 and 1/2 cups sugar  
4 eggs  
1 can sweetened condensed milk  
1 large can evaporated milk  
1 tablespoon vanilla  
3 pints milk

Bag of ice  
One box of Ice Cream Salt  
Ice Cream Freezer

Beat eggs and sugar together until creamy. Add the two cans of milk and vanilla. Put in a double boiler and heat on stove until warm. (Be careful not to scorch.) Cool some and then pour into the ice cream freezer. Add remaining milk. Add water to fill freezer to 2/3 full or to freezer line.

Yield: one gallon. You can use a electric freezer or a hand cranked freezer which will freeze more firm, but more work too. You will need a bag of ice and a box of ice cream salt. Enjoy! **Martha Fincher**, Tuscaloosa, Al

Snickers bars make a delicious dessert. Simple, chop them up with the food chopper. Peel, core and slice a few apples. Place them in a baking dish and sprinkle the chopped candy bars over the apples. Bake at 350 for 15 minutes!!! Serve alone or with vanilla ice cream. (Peggy, even you can make this one). **Greig Buckley**

Are you having too much fun in the sun? Stay protected from harmful UV rays with Ogagi sunscreen recommended by the Skin Cancer Foundation. Available at our office. **Tara Walling, DMD, PA.** Emerald Coast Dental Spa. 850-249-9311.

### Easy Deviled Eggs

Put cooked egg yolks in a zip lock bag. Seal, mash till they are all broken up. Add remainder of ingredients, reseal, keep mashing it up mixing thoroughl y, cut the tip of the baggy, squeeze mixture into egg. Just throw bag away when done, easy clean up.

Send a tip or your favorite recipe to [eljournal@cox.net](mailto:eljournal@cox.net). Include your name and a photo if you like. Send photo as a jpg file.

Continued on page 26

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# EMERALD LADY TAMMY McDANIEL



Photo courtesy of Tammy McDaniel

I grew up in Des Moines, Iowa in a very loving middle class family. My parents adopted my brother and me from Korea. I was 10 months and my brother was 7 months old. My mother (Marylou Howard) was a stay at home mom. My father (Billy Howard) worked for Firestone Tire and Rubber and retired early as department supervisor. I admire my parents for adopting us back in the early 1960's. They were inspired to adopt by their pastor who had recently adopted a child from the same orphanage. Rex was born in Seoul and I was born in Pusan.

Both parents had a natural gift of being able to nurture and love. This natural ability was always something I wish I could have been better at raising my son Joe. They were very supportive and always attended the many extra curricular activities

my brother and I were involved in. Who I am today has a lot to do with the high spirited personalities from my grandparents, aunts, uncles, cousins, nieces and nephews. Although some are not with us today, their heart and soul are with me always.

After high school I enrolled at Iowa State University and I was engaged. My fiancée had joined the Air Force. A couple of months before the wedding day he told me he did not want to get married. I was devastated. I lost my focus and dropped out of college to my parent's dismay. I later joined the Iowa Air National Guard and went to cosmetology training full time. I soon found out that working full time as a cosmetologist was not for me. I accepted a full time position at the Iowa Air National Guard in Accounting and Finance. After a two week summer camp in Biloxi,

Mississippi, I decided to join the Air Force and worked in Accounting and Finance. I spent seven years in the Air Force. During my seven years I was stationed at McDill AFB (Tampa, FL), Incirlik AFB (Turkey), and Tinker AFB (Oklahoma). While in the Air Force I went back to school in the evenings. At Tinker AFB I was enrolled at Rose State College and decided to switch to DeMarge College (private school) and graduated with a Travel and Tourism associate's degree in 1989. I met my husband who was a civilian employee who worked down the hall from me.

My husband had just received a promotion to Dobbins AFB in Marietta, Georgia. There was not an active duty slot for me near Dobbins so I left the Air Force and accepted a position at American Express Envoy Gold Card Travel Services in Norcross, Georgia.

My son, Joe was born in 1992. It was a difficult delivery and my mother stayed with me a month. Later that same year, my husband accepted a job offer to England at Upper Heyford AB as the Deputy Accounting and Finance Officer (civilian position). We moved to England in January 1993 for a short 1 1/2 year tour. Living in England was such a wonderful experience. I became the Special Activities Coordinator for the Officers Wives Club. I planned pottery tours to Stoke on Trent, antiques shopping trips, theatre excursions to London and a shopping trip to Turkey. We lived in Ardley, a small village near the Air Base and just over an hour from London. My son (Joe) had a wonderful child minder (babysitter) who taught him proper manners and I remember all the English phrases he picked up.

We moved to NW Florida in June 1994. I went back into the travel industry starting out part-time and eventually fulltime working at different local travel agencies. I found my home when I joined Navigant Luxury Vacations. What a great group of women to work with!

In 2000 I got divorced after being married over 11 years. I feel blessed that my ex-husband and I have kept an amicable relationship for the best interest of our son, Joe.

Early 2006, one of my clients had asked me to interview with Destin Air Charters to help brand, book charters, and market the company. I accepted the job offer. This was also the year that my mother died from Breast Cancer. I felt blessed to have been able to spend quality time with my mother during the last few weeks before she passed. My father has done remarkably well since her passing. We talk to one another often and he has found a group of friends from church and breakfast buddies to keep him busy.



### **What is your occupation?**

I am the Vice President of Public Relations and Marketing of Destin Air Charters.

Destin Air Charters began in early 2005. Owner Steve Riggs discovered his transportation needs extended far beyond Northwest Florida. He bought a plane and decided to complete extensive FAA requirements in order to become a "Part 135" air charter operator. In 2006, Destin Air Charters hired me to increase air charter bookings. Having hands on experience learning, developing and refining the Flight Department, within the first year, we doubled our charter bookings and won a Best of Emerald Coast Reader Award. As we grew, I was able to hire Mandy Snyder as my Lead Flight Coordinator.

The 24/7 air charter business is a very interesting and fast paced. When a customer calls Destin Air Charters, we have the capability to launch a flight within two hours if our plane(s) are available. We specialize in flying Business Owners and/or their staff to meetings all over the United States. Whether it is 1 hour or an all day meeting, we do not charge wait time. Our pilots are on stand-by and ready to file their flight plan when the customer calls. We fly to all sporting events and if it is a high profile event such as a Bowl Game, Final Four, The Masters or a NASCAR Race, we reserve in advance a slot time for our passengers.

### **You have received many Leadership awards; tell our readership about some of these honors.**

I was deeply honored when my name was called out as the 2008 Fort Walton Beach Chamber of Commerce Volunteer of the Year at the annual awards banquet. In 2007 I was honored by receiving the Peggy Brockman top Leadership Okaloosa Award. In 2006 I received a Greater Fort Walton Beach Chamber President's award and was voted Women of the Year by the Emerald Coast Chapter of the American Business Women's Association. While with Navigant Luxury Vacations I received a GEM Award. Some awards I received prior to moving Northwest Florida have been American Express Pacesetter Award, Squadron Military Member of the Quarter at Incirlik, Turkey and Tinker AFB, Oklahoma.

### **What is the ABWA and what is your role with this organization?**

ABWA is the American Business Women's Association. I was elected to serve as the 2009-10 Emerald Coast ABWA Chapter President that begins this month and ends July 31, 2010. This organization is near and dear to my heart. A neighbor brought me to a meeting as a guest in

1999. I have been a member ever since. I have met so many dynamic women throughout the years. In fact, a previous Emerald Lady, Jeanne Rief was the woman who said I should go to the Fort Walton Beach Chamber Breakfast and Business After Hours to network. If it were not for Jeanne, I would not be where I am today. Our Chapter's fundraiser each May is the Billy Bowlegs Boat Poker Run. The majority of the money raised goes toward local scholarships. I am currently the ABWA Chair of the Panhandle Area Council. The Council meets once a quarter and is made up with six Northwest Florida Chapters. (Pensacola, Emerald Coast, Fort Walton Beach Charter Chapters, Crestview Express Network, Panama City's Miracle Strip and Tallahassee's Silver Dome Chapters). This will be my last year serving as the PAC chair for this energetic group and has been a very rewarding experience.

### **You are presently the Green Awareness Task Force Chairperson for the Greater Fort Walton Beach Chamber of Commerce, explain what this organization has done for our community.**

The Green Awareness Taskforce was created by myself and Lisa Jo Spencer in 2008. I was inspired listening to NPR and the Tallahassee local news about green initiatives.

I remember on one of my trips back from Tallahassee I called Lisa Jo and said, "What do you think about starting a Green Awareness Taskforce?" We met a couple of times to put Taskforce details together and presented it to Kathy Houchins who was the Chamber's 2008 Chairman. We got the green light to begin implementing Green Awareness Taskforce initiatives. We started out recycling at the 2008 4th of July Celebration, Health Fair, Golf Tournament, Taste of Fort Walton Beach, and Dog Daze events. We organized a Green Lodging Workshop in November. From that workshop, the Ramada Beachfront Resort was the first Green Lodging Certified hotel in Okaloosa County. Since then two more Okaloosa County hotels have received their Green Lodging Certification. (Hampton Inn and Four Points Beachfront hotels). The Taskforce recognized Florida/America Recycles Day November 15, 2008 with drop off points in Fort Walton Beach and Destin.

We helped initiate a County Innovative Grant for commercial recycling. From the enthusiasm generated at the Green Lodging workshop and the Chamber's Green Taskforce's recycling initiatives, Waste Management's Single Stream Recycling began November 17, 2008 for its' residential customers. 2009 has not slowed down. The Green Awareness Taskforce has a great group of dedi-

cated community leaders, business owners, and interested citizens who attend our monthly meetings. There are over 30 people in attendance learning about renewable energy, energy & water conservation, and green products & services. The Taskforce has continued to increase recycling awareness by providing recycling containers at most of the 2009 Fort Walton Beach Events at the landing. Emerald Coast McDonald's owner, Mike Wright and Costa Enterprises McDonalds owner, David Costa has partnered with the Green Awareness Taskforce. The money raised from aluminum cans recycled at the Fort Walton Beach Landing events or other community events will go to benefit the Ronald McDonald House of Northwest Florida. Senator Bill Nelson sent the Green Awareness Taskforce sponsors and volunteers a thank you email for our recycling efforts at the 54th Billy Bowlegs Festival. The Green Awareness Taskforce has its' own web-site [www.gogreenokaloosa.com](http://www.gogreenokaloosa.com).

### **You serve on the Board of Directors for many organizations. Please tell us about these organizations and your role with each.**

I served on the Fort Walton Beach Chamber Board of Directors from 2006-2008. I have chaired the Tourism Committee, Education Committee & Co-Chaired the Local Issues Committee. I also volunteered to be the Judges Chair for the Mardi Gras on the Island Parade the past 3 years and 2008 Billy Bowlegs Judges Parade Chair.

I currently serve as Secretary for the American Red Cross of Northwest Florida. I helped out with the 2008 Heroes Campaign and have volunteered to help with the 1st Annual Flip Flop Ball. I currently serve as a volunteer on the financial development committee.

*Continued on page 22*



Tammy & Rex, 1964.  
Photo courtesy of Tammy McDaniel

I am a Destin Charity Wine Auction Foundation Board Member and currently serve as a volunteer on the Procurement and Sponsorship committee. I remember Dr. Catherine Michas asking me if I was interested in volunteering at the second annual Wine Auction. I said, "Yes" and that is all it took and I wanted to become more involved. The founding sponsors, trustees and fellow board members are passionately working together raising money for children in need through wine events. The positive impact this Foundation has on children's lives in NW Florida is phenomenal.

I serve as the Vice President of the Lake Charleston Homeowners Association and the events coordinator. I have learned so much about association responsibilities from our President and Treasurer who have been in those leadership roles since the formation of the association and take pride in what they do.

**You were recently appointed to the Okaloosa County Commission on the Status of Women board representing District 4, tell us about this honor.**

I was nominated and appointed to serve on the Okaloosa County Commission on the Status of Women beginning January 26, 2009 for a three year term with a group of dynamic women leaders in our community. OCCSW was formed in 1995 with the purpose of recognizing and honoring women who have made significant contributions to the community. The Officers, district appointees and Women's Organization representatives meet once a month. Each year in August, the commission takes nominations for the Okaloosa County Women's Hall of Fame. In May, The Wall of Honor ceremony is held to honor special Okaloosa County Women. The Wall is located in the library on the Fort Walton Beach campus of the University of West Florida.

**Are you involved with any other organizations?**

Currently Destin Air Charters belongs to the Tallahassee Area Chamber of Commerce, the Greater Fort Walton Beach Chamber of Commerce, Walton Area Chamber of Commerce, Crestview Area Chamber of Commerce, Bay County Area Chamber of Commerce, and Destin

Area Chamber of Commerce.

Additional organizations I belong to are Visit Florida, Florida Society of Association Executives, Society for Human Resource Management Emerald Coast Chapter, Leader-ship Okaloosa, United Way, and I served on the Emerald Coast Foundation Board. I have also served on the Marketing Committee and Set-up Committee for the American Cancer Society Cattle Barons' Ball.

**What is your most rewarding professional experience?**



Contributing to the growth of Destin Air Charters and elected to serve as President of the Emerald Coast Chapter of American Business Women's Association.

**What do you do for fun?**

Going out to eat with my son, Joe and laughing together over things I say. Joe thinks I am "goofy". Especially when I get the words for sayings and motto's switched around or make up one of my own.

I love being with my friends and laughing. Visiting close family friends in Tampa reminiscing,

eating, and drinking wine.

**What is your most memorable moment?**

I have two. Having my son, Joe and knowing everything was okay after he was born. I had him at the Kennesaw hospital (Kennesaw, Georgia) January 7, 1992 at 9:42pm. It was a very difficult delivery and near death experience for me.

The other one was at Joe's one year birthday party, he took his birthday cake and dumped it on his head like he was wearing a hat. I wish I had turned it into America's Funniest Home Videos.

**What is your greatest challenge today?**

Being a single mother and trying to balance it all professionally & personally.

**What worries you the most about the world today?**

That we will not learn to become more socially responsible concerning our environment and I'm concerned about the decline in family values, lack of respect, and greed.

**What is your favorite childhood memory?**

I love the times our family went to my grand-parents house every Friday and Sunday to eat dinner. My aunt and her family and my great uncle and his mother were there also. After dinner we would either watch family movies and slides, play horseshoe, cards, or just sit around and talk on their screened in porch. Christmas time and our yearly vacations are a great memory.

**Finish this statement. My parents always told me:**

They "Loved me" over and over again. This is why I feel secure with my life today even when going through tough times.

**Whom do you most admire?**

My mother for her unconditional love and her natural ability to nurture. My aunt for being who she is and how she juggles a profession, taking care of two mentally challenged children and two grandchildren (one being autistic), and handling the sudden tragic loss of my uncle.

**When are you most content?**

Home with my son (hearing him playing his guitar and laughing) & Skittles (our Keeshond laying



next to me wherever I am in the house).

**What is your motto or philosophy?**

Never give up; hard work pays off.

**SNAPSHOT**

**Hobbies/Interest:**

Traveling, reading when I have time, swimming & scuba diving. (Most memorable diving experience was going to the Turks & Caicos - diving at arms length with sharks).

**Favorite Book:**

John Grisham and Clive Cussler Books.

**Worst Habit:**

Trying to please everyone.

**Best Asset:**

Resourceful & having a positive attitude.

**Favorite Movie:**

Breakfast at Tiffany's.

**Favorite Food:**

Iowa Corn Fed Beef Filet, Anderson Erickson Cottage Cheese and Chip Dip (got to have all the above every time I go home).

**Favorite Music:**

70's, 80's, Classic Rock & Roll, & Broadway.

**Favorite Color:**

Royal Blue.

**Favorite Flower:**

Yellow Rose.

**Favorite Scent:**

Morning Glory (I use the body wash, body spray, and lotion).

**Favorite Sport:**

Professional Football (Pittsburgh Steelers fan since 13 years old).

**Favorite Time of the Day:**

Early morning 4am. It's peaceful & my spiritual time when I reflect, pray for help and give thanks.

**Likes:**

Honesty, humbleness, and great sense of humor.

**Dislikes:**

Incompetency, dishonesty, violence, foul language, people who think they are better than others, & being ignored.

**Most people would be surprised if they knew:**

In the late 80's I flew in an F-16 in Turkey while in the Air Force stationed at Incirlik AFB.

I was 16 years old the first time I had gone to an oriental restaurant. I was my high school Mascot (Scarlet Indian -nicknamed "Chief Howie").

**If I lived outside of the USA, it would be:**

Italy or England.

**If I banished to a deserted island for a year I'd take:**

My family, my dog Skittles, close friends, food & water, blackberry & laptop, solar device for

recharging, candles & matches, sunscreen, saw, hammer & nails.

**If I were stuck in an elevator with someone, I would like it to be:**

My good friend Lydia. She is one of the smartest and interesting women I know. She has some of the best stories that would keep us entertained until we could figure out how to get the elevator working.

**If you could make one wish, what would it be?**

That my son, Joe will complete college and live a happy, healthy, meaningful life. [elf](#)



Tammy with her parents, 1962  
Photo courtesy of Tammy McDaniel



Cover and photo  
by Shirley J Brown



by  
Peggy Beck



If "life is a dance" what better instructors than Jay and Kat Holmes brother and sister duo "dancelife-fitness@live.com" 850-249-3530. Jay and Kat will open their new dance and fitness studio on September 1, with 6,000 sq ft of beautiful dance floor. Kat is currently competing in the NPC Bikini competition in Las Vegas, NV. She is featured in the IronMan Magazine '09 Panhandle Showdown Bikini Champion. We are rooting for her. Jay manages Kat's performance and the two very talented dancers began dancing in college. They both believe in nutrition, fitness, and weight loss for healthy living. "Ladies of Fitness School" will begin in early September so let's support this healthy endeavor.



Charles and Lucy Setboun from Paris, France are in Alford, FL helping their son, Michael open the "Bed and Breakfast" "La Maison de Lucy" located in the old post office in historic Alford. For reservations call 850-238-280. Beautiful decor.

New weekly newspaper "Bay County Bullet" on guard and on target for the "real" news affecting our area. Phil Lucas editor and publisher has just



published a "Keeper" issue which includes full pages of the Declaration of Independence and the Constitution of the United States. Call 850-624-6169 or go by their office at 1714 W 23rd Street in PC. Every Civic Class should have a copy of these two vital documents. Linda Lucas is the marketing and artistic director of the "Bullet". Pictured with Linda Lucas is Art by Tana Plyler, commissioned art and portraits 850-258-2113 tanaplyler@knology.net.



Beekeeper Jim Rish from Wewa instructs the girls scouts in the "fine art" of beekeeping. Tupelo Honey is the purest form of honey and great for cooking or just sipping. Jim is an expert and sells his product. 850-819-3891 or 850-639-3645.



Ever wonder what happens to professional athletes as they mature? Kenneth and Linda Nixon shared this info with me. Kenneth played professional baseball from 1961-1965. He played for the Milwaukee Braves, then when sold, played for the Atlanta Braves "pitching". He won 19 games in 1965 in the Texas League in Austin, Texas.



The Cavaliere family are owners of the new Seafood Express behind the Shrimp Boat" in PC. They urge you to come down and purchase your shrimp fresh off the boat. 850-387-5276. 8-6 every day. (Right next to Shrimp Boat dock).

O'Shaee Gallery, poet and writer 850-866-4132. If you need scripts for business meetings, ideas for ad campaigns. [www.myspace.com/oshae](http://www.myspace.com/oshae).

Suncoast Aquariums and Pet Supplies (saltwater and freshwater) fish and supplies. 7117 W Hwy 98.PCB.850-230-1070.

Emerald Coast Corals, Dale Mandeville creates custom aquariums, will lease as well as sell. "Art in Motion".

Now open in Lynn Haven, FL "Paparazzi's Pizza and Pasta". 2310 Hwy 77. 850-277-0783. Owners are new residents directly from Italy. Pizza with style.

Great local produce at Carousel Market. 19440 FBR in Laguna Beach, FL. I purchased the crispest and tasty cucumbers, for 2 for 89 cents. Can't beat that value. Great gift shop and wine selection there too.

Reminder to visit Ogden Museum of Southern Art in WaterColor, FL. The museum has a collection of photos of the South during the 30's. Black and white photos with a stark reminder of this historic time. This interesting exhibit lasts through Labor Day. Call 850-231-0038 for information.

Emerald Ladies' Journal will celebrate 14 years of news for Women. We are so excited about the future of ELJ. Looking forward to many exciting events. The search goes on for all former Emerald Ladies. Please send an updated photo with "what's going on with you NOW" to Sandy Buckley at [eljournal@cox.net](mailto:eljournal@cox.net). Can you believe how many EL's we have? We are closing in on 170 now. Very special talented gals!

Just a reminder that school starts in a few short weeks. Drive alert and watch out for the "future generation."

Your friend, Peggy





# “Laughing Matters”

## The Dentist

by Pepper James

I lived in California for 22 years and had a dentist there who looked like Nick Nolte. He was a gorgeous, blonde, blue-eyed look-alike, all the way to the perfect cleft in his chin. I never minded going to the dentist, as he took excellent care of my teeth and was always sensitive to my needs. And he looked like Nick Nolte. Did I mention he looked like Nick Nolte?

So when I moved here a few years ago, one of my first tasks was to find a new dentist, preferably one who looked like Nick Nolte. At the first visit to the orthodontist with my youngest daughter, I asked the receptionist who the best looking dentist in the area was.

“Pardon me?” she asked.

“The best looking dentist, who is he? Because my dentist from California looked like Nick Nolte.”

“Ooooh, I see.” She called a couple of the techs in, and they huddled for a quick conference. She made a phone call or two and finally came up with a name.

“We all agree. The best looking dentist in the area is Dr. H. Here’s his number.”

It seemed like we were all on the same page, so I called to set up an appointment for the first available date. I could hardly wait, fully expecting to see another Nick Nolte look-alike ready to perform his expertise on my teeth. When the day finally came, I practically ran to his office. But instead of Nick Nolte, I was stunned instead to find myself face-to-face with a dead ringer for Harry Connick Jr. *Junior* being the operative word. Because as it turned out, my new dentist was a good 30 years younger than me. He was good-looking, there’s no question about that, but at the time, I was single myself and wanted a good Nick Nolte replacement to feed my middle-aged fantasies. Once in the chair, his fresh young face beaming a few inches from mine, I knew it could never work out between us, so my next step was to get my oldest daughter, also single, in for a visit.

“You need to have your teeth cleaned, honey, you might as well use my dentist.” I didn’t tell her my ulterior motives. If I couldn’t have him, at least someone in the family could. Right?

Well, no. As it turned out, she had already met the love of her life in the few months we’d been here, so he became

simply “the family dentist,” and for the past six years has been the guardian of our teeth. And being a performing artist, it’s important to me that I have a beautiful, sparkling smile. Imagine my dismay when last month I broke not one but two teeth requiring crowns. Have you ever had crowns put on? It’s nothing less than torture starting with the giant jaw-restraining device jammed in your mouth, to the screeching equipment, the shots (“You’ll feel just a tiny prick...” *Huh!?!?*), the excruciating, icy-cold water they spray on your sensitive teeth, all the way to the placement of the “temporary” crowns that are designed to be sure you come back for more.

“I am a performing artist,” I garbled through numbed lips, trembling. (I never stopped trembling through the entire experience—I’m surprised he was able to do anything to my teeth at all.) “You cannot give me those giant, long, yellow teeth I’ve seen people wear for their temporary crowns.”

“When are you performing again?” he asked.

“Next weekend,” I lied. I actually had six weeks until my next singing gig, but I didn’t want big long yellow teeth.

“Where next weekend?” he asked with steely eyes.

“It’s a private party,” I said quickly.

He tried to stare me down, but I didn’t budge. Finally, after what felt like an eternity, he turned to his assistant and said, “Find me an ‘A’ please.”

He apparently bought my story, because the “A” turned out to be somewhat white and no bigger or longer than my other teeth, so the next four weeks was a breeze. But then it was time for the second appointment which was just as grueling. Removing the temporary crowns and replacing them with the real deal was time-consuming, loud and painful, and my throat still hurts from the piece of cement I accidentally swallowed. But at the end, when he gave me a mirror and said, “Okay, what do you think?” I could honestly say they looked great and it was worth the pain. So thanks Dr. H—you may not be Nick Nolte, but a good-looking dentist is a good-looking dentist, and when your teeth are going through torture, you might as well go easy on your eyes.

*Pepper James is a local humorist, and can be contacted at [pepperjames@pepperjames.com](mailto:pepperjames@pepperjames.com).*

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## Emerald Coast Boat Week August 6 through August 15 Boat Week Events

Boat Week is a weeklong celebration of boating, with the highlight event being the Emerald Coast Poker Run. The activities were designed for participation and enjoyment of our local community and all of our area visitors!

The Emerald Coast Poker Run is the Emerald Coast Foundation's flagship event and primary fundraiser. They have raised over one million dollars for local children's charities and youth organizations.

### Wednesday, August 12

Boat Week Ladies Night  
Helen Back, Party Starts at 8pm

### Thursday, August 13

Miss Boat Week Bikini Contest  
Fudpucker's in Destin, Contest Begins at 8pm

Want to be a bikini judge? A \$100 donation gets you the chance to be a judge!

### Friday, August 14

10:00am - Skippers Safety Meeting Ramada Plaza Beach Resort

12:00pm - Skippers Safety Meeting Ramada Plaza Beach Resort

4:00pm - Skippers Safety Meeting Ramada Plaza Beach Resort

5:00pm - Captain's Reception at A.J.'s

### Saturday, August 15

8:00am-10:00am - Breakfast at the Elks Lodge, Okaloosa Island

10:00am Emerald Coast Poker Run – all stops open

5:00pm Emerald Coast Poker Run – all stops close

6:30pm Poker Run Party Emerald Coast Conference Center

### Sunday, August 16

Raft up at Crab Island all day with Goldring Gulf and 99ROCK

5:00pm Boat Week Ski Show at Scully's on the Bayou (with VIP sponsor tent)

## NWFSC Mattie Kelly Arts Center Season Approved

The Board of Trustees of Northwest Florida State College has approved a slate of national touring shows to appear during the 2009-2010 season at the college's Mattie Kelly Fine and Performing Arts Center in Niceville. The Broadway season package will include four shows for \$165 per package or \$45 per individual ticket. A six-show Broadway/Artist combo package will be \$200, with \$30 individual ticket prices for Artist Series shows.

Season packages will be available to the public beginning August 24. Season ticket holders enjoy priority selection of seating for the season's top shows and a discount over single ticket prices. Season tickets will be available by phone, in-person or by mail only from the Mattie Kelly Arts Center Box Office. Individual show tickets go on sale through the center's online box office at [www.mattiekellyartscenter.org](http://www.mattiekellyartscenter.org) on August 28 and via in-person or phone sales from the box office window on August 31.

The Mattie Kelly Arts Center 2009-2010 Broadway package includes:

- Tap Dogs - November 6, 2009
- Camelot - December 1, 2009
- The Wedding Singer - January 22, 2010
- Le Grand Cirque - February 17, 2010

The 2009-2010 Mattie Kelly Arts Center Artist Series includes:

- Benise – Nights of Fire - October 23, 2009
- Ed Asner as FDR - February 6, 2010

NWFSC trustees also approved a series of four children's shows that will be matinee performances for school groups, including "Spider and the Bee" on September 17, "Tales of a 4th Grade Nothing" on January 12, "Frog and Toad" on March 9, and "Click, Clack, Moo" on April 13. Limited seating for the public may be available for \$6 each.

## Destin United Methodist Women "The Angel Ladies"

**Fall Flair Arts and Crafts Show**, will be held September 11 and 12 in the brand new Destin Life Center located on the church grounds at 200 Beach Drive, Destin. They are soliciting vendors at this time and hope to have 100 vendors in the beautiful gym area. It will be a great time and they look forward to "giving it a go." Interested vendors can contact Patty Roof, 850-650-5658 for information.



# Happenings

**Every Thursday through August  
Summer Concerts at Pier Park  
Amphitheater. 7-9pm.**

**Every Saturday**

**Open Market at Fountain Square**

The Fountain Square in downtown Fort Walton Beach is hosting an Open Market every Saturday from 4-8 pm. Vendors vary week-to-week and offer art, jewelry, plants, fresh produce, specialty foods, and fun. 850.259.1854

**Every Saturday through August**

**Seaside Farmers Market**

**Seaside Amphitheater (behind Raw & Juicy) 8am-12pm**

Get your pick of fresh produce, baked goods and other unique offerings on Saturday mornings. Find local specialties that will help sustain our growers! Enjoy special cooking demos and activities!

**August 6-August 15**

**Emerald Coast Boat Week**

Boat Week is a week-long celebration of boating, with the highlight event being the Emerald Coast Poker Run on August 15. (850) 243-3800, [www.emeraldcoastpokerrun.com](http://www.emeraldcoastpokerrun.com).

**August 7 & 8**

**5th Annual Innovations/ Knology**

**Charity Golf Tournament**

**Hombre Golf Club, PCB**

Benefit the United Way of Northwest Florida. On Friday - Join us for the Annual pairings party, from 6PM to 10PM at Black Angus for food and fun. A cash bar will be available.

Saturday, from 7am - 8am Breakfast will be served and the Driving Range will be open. At 8am - Shotgun Start. Lunch will be provided after the tournament. (850) 249-0768.

**August 8**

**Act4Murder Presents "Knock 'Em Dead"**

Join Act4Murder as they perform "Knock 'Em Dead" for a hilarious fund raising event at the Air Force Enlisted Village in Shalimar August 8. Social/cash bar at 5:30pm; dinner and show at 7pm. 850.651.3766 [www.act4murder.com](http://www.act4murder.com)

**August 13**

**Fish Tales for Grades 1-5**

The Heritage Museum of Northwest Florida in Valparaiso presents "Fish Tales" for grades 1-5. Tour the "Humble Mullet" exhibit on fishing and boat building. Learn the about life at sea and the fine craft of boat building first hand from audio recordings of local fishermen. Build and launch your very own skiff. The one whose vessel can hold the most catch - wins! 850.678.2615

**August 14-16 & August 21-23**

**The Seven Year Itch**

Stage Crafters Community Theatre, Inc. presents "The Seven Year Itch" at the Fort Walton Beach Civic Auditorium. 7:30pm for evening performances; 2pm for matinees. 850.243.1101

**August 15**

**Emerald Coast Poker Run**

Begins at 10am with all stops open. All stops close at 5pm. Poker Run Party begins at 6:30pm at the Emerald Coast Conference Center. 850.243.3800.

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

**August 21**

**Downtown Art Walk**

The downtown merchants of historic Fort Walton Beach invite you the 3rd Friday of each month to "Downtown Art Walk." Visit participating stores from 4-8pm and view works from local artists, art demonstrations and live music. Complimentary beverages and hors d'oeuvres are served by most merchants. 850.244.8191

**August 22**

**Banks Enterprise Presents A Night of Jazz at 7:30**

Live in Concert at the Emerald Coast Conference Center on Okaloosa Island - KEM and Michael Ward hosted by Comedian Mike Riley. Advance Tickets: \$40.00; at the Door: \$50.00. (850) 393-3028.

**August 28**

**Black History Arts Festival 10am-4pm**

Cox Communications will host its annual Black History Arts Festival at the Emerald Coast Conference Center. [candace.gibson@cox.com](mailto:candace.gibson@cox.com).



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Red Hatters riding in limo to the Norman Rockwell Exhibit at the Visual Arts Center in PC.



LeRoy and Janice Melton at the Air Commando 4th of July party.



Jeanette Moore and Jay Degrew were given special honors at a 4th of July Air Commando Assn. social.



Coastal Bank staff members **Tanya Holman** (ValP) and **Jennifer Lovell** (Destin) at a Destin Chamber breakfast.



**Janice Vargas** (Destin Chamber intern) was taking photos at a Destin Chamber Business After Hours.



Representing the Okaloosa Sheriff's Office were (l-r) **Ashley Bailey** and Sheriff **Ed Spooner**, who were sitting with Principal **Diane Kelley** (Destin Middle School).



**Bethany Dalman** (Gulf South Bank) with **Ben White** at a Destin Chamber Business After Hours.



**Cheryl Walker** and **Ann Kief** at a Destin Chamber Business After Hours.



(l-r) Eglin Federal Credit Union workers **Karen Franklin** (FWB) and **Susan Arnold** (Destin) at a Destin Chamber breakfast.



**Judy Schillingburg** donated two of her prize winning Destin Seafood Festival posters as door prizes at a Destin Chamber breakfast. Winners were (l-r) **Ed Marcell** (Southern Business Interiors) and **William Bruening** (O'Sullivan Creel).



**Eppi Azzaretto** (FWB Chamber) was visiting with **Joe Purka** (Kirby Smith Associates) at a meeting of the Emerald Coast Public Relations Organization (ECPRO).



Representing the Destin Women's Club at a Destin Chamber breakfast were (l-r) Emerald Lady **Sherry Sheldon**, **Peggy Herbig** and **Mara Viksnins**.



(l-r) : Emerald Coast Public Relations Organization Treasurer **Denise Boyd**, APR received a certificate from President and Emerald Lady **Kathy Newby** acknowledging her selection as Florida's nominee for Southern Public Relations Federation's Professional Achievement Award.



**Ellen Wingard** (Lewis Communications) along with her assistant **Toni Vinterella Kemper** presented the program at a recent meeting of ECPRO.



**Bobby Webb** was one of the servers at Destin Chamber Business After Hours. He is shown with his mom, **Debbie Webb** (Dolphin Beach Realty).



**Paula Kelley** (right) won a tree (Hibiscus Topiary) as a door prize at a FWB Chamber Coffee. It was presented by **Amy Rynearson** (Great Outdoors Landscape Management).



Sitting together at a FWB Chamber Nothing but Networking luncheon were (l-r) **Libbie Hambleton** (WUWF), **Toni Rodriquez** (United Cerebral Palsy), **Lynn Dominique** (Revive Media Services), **Gail Waller** (Edward Jones) and **Donna Sincos** (AAA Insurance Agency).



(l-r) **Dean Covey**, **Walt Craft**, **Betty Rester** and **June Davis** were selling 50/50 tickets at FWB Chamber Coffee.





**Tammi Brant** (AAA Travel) was promoting trips to Costa Rica and Ireland for FWB Chamber members at a chamber coffee.



Holy Trinity Lutheran Church members (l-r) **Phyllis Wade** and **Cindy Kronsbein** at the dedication of the church's new Christian Life Center.



**Doug and Marty Reed** at the dedication of the new Christian Life Center at Holy Trinity Lutheran Church.



(l-r) **Waldi Anguiano** and **Terri Booth** were serving cake at the dedication of the new Christian Life Center at Holy Trinity Lutheran Church.



**Bear and Mitzi Henley** enjoyed the LeAnn Rimes concert..



**Harry Parker, Lois Hoyt and Susan Petro** at the LeAnn Rimes concert..



Seen at the LeAnn Rimes concert were (l-r) **Jay Nettles**, Emerald Lady **Jeanne Dailey**, **Mike Minich** and **Laura Hussey**.



Greeting guests at a recent meeting of the Arts and Design Society (ADSO) of Fort Walton Beach were Emerald Lady and ADSO Past President **Bernadette Clements Sims** and ADSO President **Anne Johnston**.



**Trudie Metras** with grandson **Bradley McQueen** at a birthday party.



They're engaged! **Darryl Sigur** and **Leslie Sargent** announced there's a wedding in their future.



(Far right) PCB Mayor **Gayle Oberst** (Emerald Lady) with volunteers at 4th of July celebration.



Enjoying the dinner at the dedication of the Christian Life Center at Holy Trinity were **Audrey and George Minnick**.



**Daniel McQueen** got some Hanky Panky for his birthday.



FWB Chamber Discount Providers **Christy Rightley** (Chez Elan Apts.) and **Jackie Blue** (Venture Hospitality) were promoting their businesses at a chamber coffee.



Okaloosa County GOP Chair **Barbara Wall** and State Committeeman **Steve Czonstka** with Senator **Don Gaetz** and Representative **Dave Murzin**, co-sponsors of the Military Base Protection Bill (SB2332/HB7123), signed by Governor Crist at the AF Armament Museum on June 18.



**Kay Phelan, Demetrius Fuller and Linda Sargeant** attended a meeting of Emerald Coast Advertising Federation.



**Rayven Nakagawa, Chris Morrell and Amber Marthis** were helpers at the Vacation Bible School at Holy Trinity Lutheran Church.



# Destin Commons *Style* FILE

While you may be taking in what is left of the summer this August, designers around the world are already done with their Fall and some even their Holiday collections. Now don't worry, it isn't time to start trimming the tree yet but, it is time to get your closet ready for a fashion update.

This season you will see military and menswear inspired looks, and no one does it better than Banana Republic, all while adding their signature touches. Banana Republic's creative director Simon Kneen put it best when he described the collection as "being prepared for anything and everything in the face of adversity."

"It's sort of like a modern Heathcliff," Kneen said, "romantic and optimistic at all costs." I don't know about you, but I will take that in my wardrobe, and life any day.



Crystal Rouhani  
Director of Marketing,  
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