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The Atlanta Journal-Constitution

AGING IN ATLANTA

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ABOUT AGING IN ATLANTA

The Atlanta Journal-Constitution is proud to lead the conversation on aging, providing valuable insights, inspiration, and resources for older adults across metro Atlanta. Our mission is to empower the 55+ community to live their healthiest, most fulfilling lives. In 2026, we're deepening our commitment to this vibrant audience with expanded coverage on topics that matter most—healthy living, estate planning, Medicare guidance, local activities, and stories that reflect your experiences. Explore our Aging in Atlanta digital section for fresh, local storytelling, and don't miss our must-read Spring and Fall special editions in the ePaper. Stay informed and inspired year-round by signing up for our Aging in Atlanta newsletter, featuring curated articles on healthy aging, lifestyle tips, and local resources. Together, let's celebrate and support the journey of aging with confidence and vitality.

MEDICARE OPEN ENROLLMENT: COMMON MISTAKES TO AVOID FOR 2027 COVERAGE

FROM CHANGES TO COMMON ENROLLMENT MISTAKES, HERE'S WHAT BENEFICIARIES SHOULD KNOW.

BY KARON WARREN



Reviewing prescription coverage can help Medicare beneficiaries avoid unexpected costs in the year ahead. (Leah Nash/The New York Times)

Open enrollment for Medicare begins Oct. 15 and runs through Dec. 7, giving beneficiaries time to review their coverage and make changes for 2027. Here's what to know before choosing a plan that fits your healthcare needs.

WHAT'S NEW FOR 2027

Two key components of Medicare are set to undergo significant changes for 2027: prescription drug coverage and Medicare Advantage plans.

PRESCRIPTION DRUG PRICES ARE CHANGING

The maximum deductible for prescription drugs will be $700, which is $75 more than the 2026 deductible. After the deductible is met, you'll pay 25% coinsurance for both generic and brand-name drugs until you meet the maximum out-of-pocket spending limit for Part D coverage. For 2027, that amount increases to $2,400 from $2,100 in 2026.

Federal IRA premium subsidies that reduced Medicare Part D (prescription coverage) premiums will end in 2026. As such, you could pay a higher premium for your Part D coverage.

Starting in 2027, 15 medications will have negotiated prices under the Medicare Drug Price Negotiation Program. This includes Ozempic, Rybelsus and Wegovy; Vraylar; and Trelegy Ellipta. The negotiated prices will take effect on Jan. 1, 2027.

A NEW APPROACH TO CERTAIN HEMP PRODUCTS

Some Medicare beneficiaries may also have access to certain hemp products starting in 2027. Under a new Centers for Medicare & Medicaid Services (CMS) program, participating healthcare organizations can offer eligible beneficiaries certain federally legal hemp products, such as hemp seed oil, hemp protein powder and hulled hemp seeds.

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The benefit is not available to everyone on Medicare and will depend on whether a beneficiary is part of a participating program.

One of those programs is the Long-term Enhanced ACO Design (LEAD) Model, which begins in 2027. It is a voluntary program involving certain healthcare organizations that coordinate care for Medicare patients. If a participating organization offers the hemp benefit, eligible patients may be able to receive it at no cost, subject to CMS rules.

MEDICARE ADVANTAGE PLANS MAY LOOK DIFFERENT

Medicare Advantage plans will see a 2.48% increase in payments from Medicare in 2027, a smaller increase than in some previous years. That could affect what plans offer, including extra benefits, provider networks and out-of-pocket costs. Some insurers could reduce benefits or increase copays.

Some Medicare Advantage insurers may also limit enrollment in certain areas. It's not yet clear which insurers will make changes or where. That makes it especially important to review your options during open enrollment and make any changes before Dec. 7.

Already have Medicare Advantage? You'll have another opportunity to make changes from Jan. 1 through March 31, 2027. During this period, you can switch to another Medicare Advantage plan or return to Original Medicare. Changes generally take effect the first day of the month after you make the change.

TELEHEALTH COVERAGE CONTINUES

Medicare beneficiaries can continue using telehealth from home through Dec. 31, 2027. The extension, included in the Consolidated Appropriations Act of 2026, allows Medicare recipients to keep using virtual visits to connect with their doctors from the comfort of their own homes.

AVOID THESE COMMON MISTAKES

1. MISSING YOUR INITIAL ENROLLMENT PERIOD

One of the most common Medicare mistakes is waiting too long to enroll. Your Initial Enrollment Period begins three months before you turn 65 and ends three months after your 65th birthday. To find your exact enrollment period, use the Social Security Administration's Medicare enrollment calculator.

If you or your spouse have health coverage through an employer, you may qualify for a Special Enrollment Period and avoid late-enrollment penalties. You generally can enroll while you or your spouse are still working and covered by the employer's group health plan, or within eight months after the employment or coverage ends.

If you don't qualify for a Special Enrollment Period and miss your Initial Enrollment Period, you'll have to wait for the General Enrollment Period, which runs from Jan. 1 through March 31 each year.

Waiting to enroll can mean paying more for Medicare. If you sign up late for Part B, your monthly premium generally increases by 10% for each full year you went without coverage when you could have enrolled. The higher premium usually continues for as long as you have Part B.

There can also be a late-enrollment penalty for Part D prescription drug coverage. If you go 63 days or more without creditable prescription drug coverage after your Initial Enrollment Period, you may have to pay a penalty for as long as you have Part D.



2. NOT REVIEWING YOUR CURRENT PLAN

If you're enrolled in a Medicare Advantage or Part D plans, don't assume your coverage will stay the same from year to year. Use the Open Enrollment period to review your current plan and check for changes to your coverage, costs, benefits and provider network.

Make time to review your Annual Notice of Change (ANOC), which your plan must send by Sept. 30. It outlines changes to your 2027 premiums, copays, provider networks, benefits and other costs. Look over the notice carefully to see whether your current plan will still meet your needs or whether you should consider other options during open enrollment.

3. NOT KNOWING YOUR PLAN PREMIUMS AND DEDUCTIBLES

Premiums, deductibles and other costs for Medicare Advantage (Part C) and Part D plans vary by plan. When comparing your current coverage with other options, make sure you know what you'll pay for premiums, deductibles, copays and coinsurance.

If you have Original Medicare, most people don't pay a monthly premium for Part A, which covers hospital care. In 2026, the standard monthly premium for Medicare Part B is $202.90, although people with higher incomes may pay more. The Part A hospital deductible is $1,736 per benefit period, while the Part B deductible is $283 per year. After meeting the Part B deductible, you generally pay 20% of the Medicare-approved amount for covered services.

CMS typically announces Medicare premiums, deductibles and coinsurance amounts for the coming year in the fall. Check Medicare.gov for the latest 2027 costs before making changes to your coverage during open enrollment.

WHERE TO GET HELP WITH MEDICARE

If you need help researching and navigating Medicare options, Georgia SHIP (State Health Insurance Assistance Program) offers free, unbiased information assistance. Trained counselors can help you review your coverage and understand your options. Call 1-866-552-4464, option 4, or visit aging.georgia.gov/georgia-ship.

Georgia SHIP also hosts webinars covering Medicare topics and open enrollment. For more information, visit the Medicare webinar calendar.



The sunrise over Brasstown Bald in Hiawassee, Georgia. (Courtesy of Chad Lariscy/Pineapple Public Relations)

5 GEORGIA DESTINATIONS WORTH ADDING TO YOUR FALL BUCKET LIST

DISCOVER WILD HORSES, FALL FOLIAGE, PECAN HARVESTS AND OTHER BUCKET-LIST EXPERIENCES ACROSS GEORGIA.

BY JUDITH GARRISON

A bucket-list trip doesn't always mean crossing an ocean or boarding a long-haul flight. With the fall and holiday season around the corner, these five destinations offer memorable and delightful experiences worth the trip.

HOP ABOARD THE BLUE RIDGE SCENIC RAILWAY

The vibrance of fall colors swishes by as the Blue Ridge Scenic Railway makes its way from its depot in downtown Blue Ridge, Georgia, to McCaysville on a 26-mile journey through the countryside while skirting the Toccoa River.

The crisp autumn air flows through the open-air car, and this becomes the ideal outing to greet the season.

Throughout the year, seasonal rides offer a round-trip or one with a two-hour layover with enough time to snap the iconic photo of straddling the Georgia and Tennessee state line.

RISE EARLY WITH THE SUN AT BRASSTOWN BALD

As Georgia's highest peak of 4,784 feet, Brasstown Bald provides 360-degree views of the southern Blue Ridge Mountains in their most perfect state. Located in North Georgia's Towns and Union counties, the summit delivers quite the spectacular sight.

The good news: you can drive to the visitor's center and walk the trailhead to access the summit. Although the trail is short, it is steep and begins immediately. The wide, paved serpentine pathway is just over a mile round-trip. As the sun rises on a clear day, view four states and, possibly, Atlanta's skyline.

EXPLORE NATURE'S ARTWORK AT PROVIDENCE CANYON STATE PARK

Considered Georgia's Little Grand Canyon, Providence Canyon State Park feels more like the West than the South. The colorful rock walls make it one of the most photographed and hiked destinations in the state. The geological wonder combines pinks, oranges and reds to create its own natural artwork.

Whether seeking a leisurely hike or one more challenging, all hikes begin at the visitor center. The visitor favorite, the Canyon Loop Trail, is an accessible, easy-to-moderate, two-and-a-half-mile walk that loops around its nine canyons.

For more experienced hikers seeking extremes, the Backcountry Trail is a rugged seven-mile trek with steep grades passing primitive campsites, perfect for spending the night underneath the stars.

WITNESS THE WILD HORSES ON CUMBERLAND ISLAND NATIONAL SEASHORE

If you're lucky, this is a sight you will never forget. With the Atlantic providing the backdrop, horses roam freely along the dunes and grassy ruins of Georgia's Cumberland Island National Seashore.

The island is the only place where feral horses can be found, with the earliest known arrival being in the mid-1700s. Over the years, horses were brought to and taken away from the island; those that remain are wild and considered descendants of domestic breeds. The National Park Service counts the population yearly.

Access to the island is restricted each day, and reservations are recommended. A daily ferry departs from the visitor's center in St. Marys.

Explore on your own or take ranger-led tours, including the Lands and Legacies Tour, which includes Plum Orchard and the First African Baptist Church, each located on opposite ends of the island. The Main Park Road directs toward a canopy of live oaks, a cooler setting that attracts the horses and leads toward the Dungeness historic district.

WALK AMONG THE PECAN GROVES AT SUNNYLAND FARMS

It has been a family love affair with pecans for more than 100 years at Sunnyland Farms. As fall and harvest season approach, the farm begins buzzing. Regardless of how you pronounce pecan, this Southern staple and its unmistakably statuesque trees are a fall must-see.

"We grow, shell and sort pecans right here in Albany," said Staci Willson, fourth-generation owner. "A visit takes you behind the scenes, experiencing the complete journey from groves to table and the dedication that comes with producing one of Georgia's most iconic crops."

Tours are scheduled until harvest season, when the groves offer their fruit. Third and fourth Willson generations lead from harvest to holiday, making it an exciting time at Sunnyland.

"A visit takes you behind the scenes, experiencing the complete journey from groves to table and the dedication that comes with producing one of Georgia's most iconic crops."

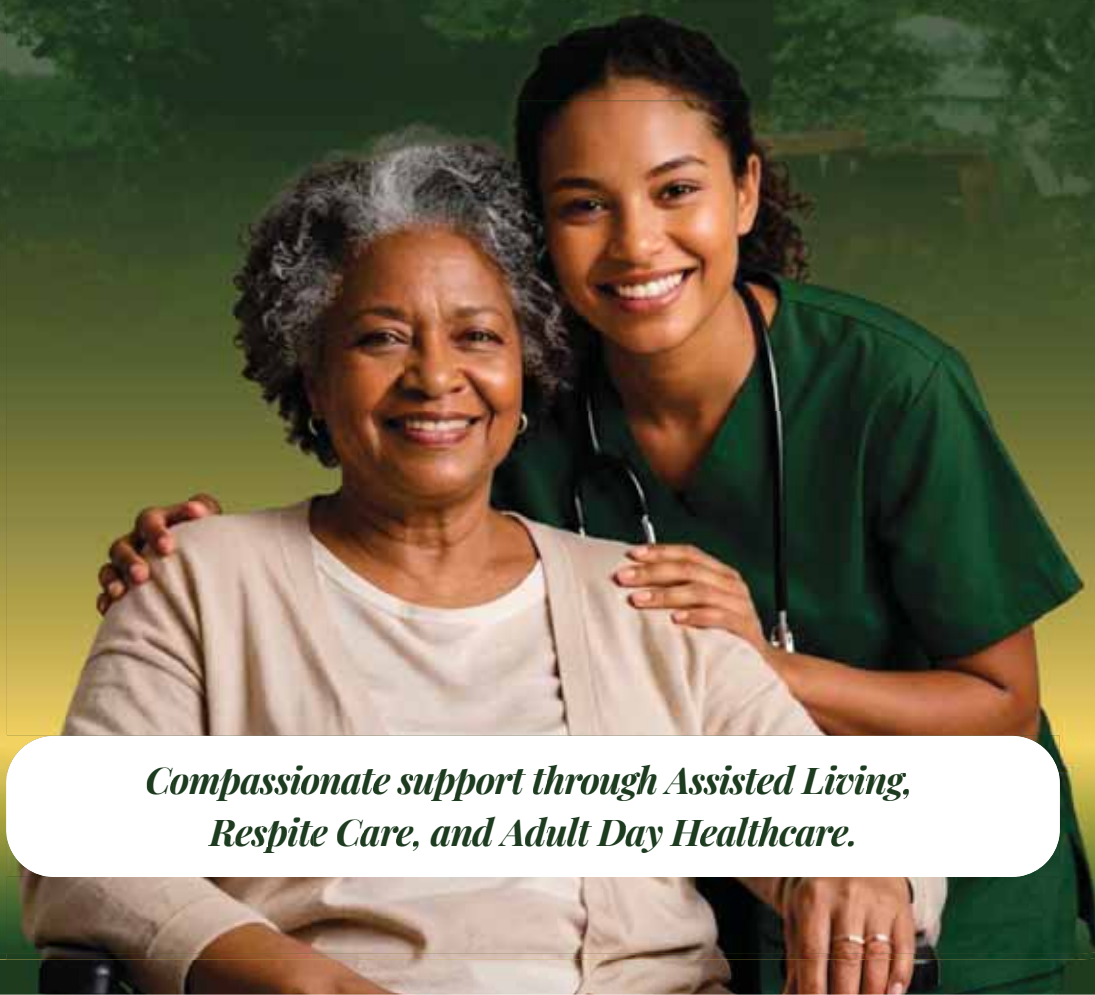
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ADJUSTING TO RETIREMENT: FIVE GEORGIANS, FIVE DIFFERENT REALITIES

GEORGIANS SHARE WHAT RETIREMENT HAS REALLY BEEN LIKE, FROM THE FREEDOM THEY EXPECTED TO THE CHALLENGES THEY DIDN'T.

BY NANCY BADERTSCHER

Retirement is supposed to be the payoff. More time, fewer obligations and the freedom to finally do the things work left little time for. But ask people who have actually retired what comes next, and the answers are less predictable.

For some, retirement means traveling, spending time with family and enjoying the rewards of decades of saving. For others, it means learning to live on Social Security, finding ways to stay busy or confronting an unexpected question: If work was a big part of who you were, who are you once you leave it behind?

The reality of retirement can look different from the dream.

A 2025 report from the Transamerica Center for Retirement Studies, based on a survey of 2,690 retirees conducted by The Harris Poll, found that 89% of retirees consider themselves generally happy. At the same time, retirement has brought mixed experiences: 44% said they are enjoying life more since retiring, while 33% reported a decline in their overall health and 28% said their financial situation worsened.

More than half of retirees — 52% — said they retired sooner than planned, with employment-related issues and health problems among the leading reasons. Sixty-five percent said they wished they had known more about saving and investing, while 44% said they waited too long to worry about it.

So what does retirement actually look like once the working years are over? We asked five Georgia retirees to share what they've learned, what surprised them and how they're spending this next chapter.

LIVING MODESTLY

For Hall County's Joe Martin Brown and his wife, Lydia, retirement is built around a simple philosophy: Don't spend what you don't have.

Lydia retired from a private school system in 2013, and Joe retired in 2020 after a roller-coaster ride in residential home construction and real estate in which he says he went bust three times but never filed bankruptcy.

The couple lives on Social Security and Brown's small military pension. Both had been divorced and came to their marriage with their own savings accounts, but neither had a 401(k). They combined money from the sales of their previous homes and paid cash for their three-bedroom, two-bath ranch.

Brown said they live frugally, clipping coupons and putting their purchases on a single credit card that they pay off every month.

"We drive two nice older autos with high mileage, but they're paid for," he said. "We live modest but don't lack for anything."

They each contribute to a travel account and take trips when they can afford it, Brown said. For him, the lesson is straightforward.

"The only way you can retire on Social Security is being debt-free and not buy anything you can't pay cash for," he said.

FEELING ILL-PREPARED

Sugar Hill's Barbara Hood had some of the basics covered when she retired. Her house was paid off, and her credit cards were paid down. Still, she quickly discovered she wasn't as prepared for retirement as she had expected.

Hood has been living off Social Security since she turned 65, but the transition into retirement required her to learn a lot on the fly.

"I had no idea what to expect," she said.

When would her first Social Security check arrive? How would she transition from private insurance to Medicare? Which Medicare plan should she select? How would she spend her days or pay for vacations?

She said she wondered about dipping into the 401(k) she had accumulated while working for the same employer for many years. Hood said she decided her answer was "a big No."

Instead, she has taken part-time and temporary jobs, which she said have helped her stay busy while padding her checking account. Her dogs, the local parks in Sugar Hill and good friends have helped her stay active and connected.

A SCARY CHAPTER

Marilyn Hartline of Gainesville found the idea of retiring "kind of scary."

After 23 years of marriage, she found herself single and supporting herself and two teenagers. Sometimes, that meant working two jobs, one full time and one part time.

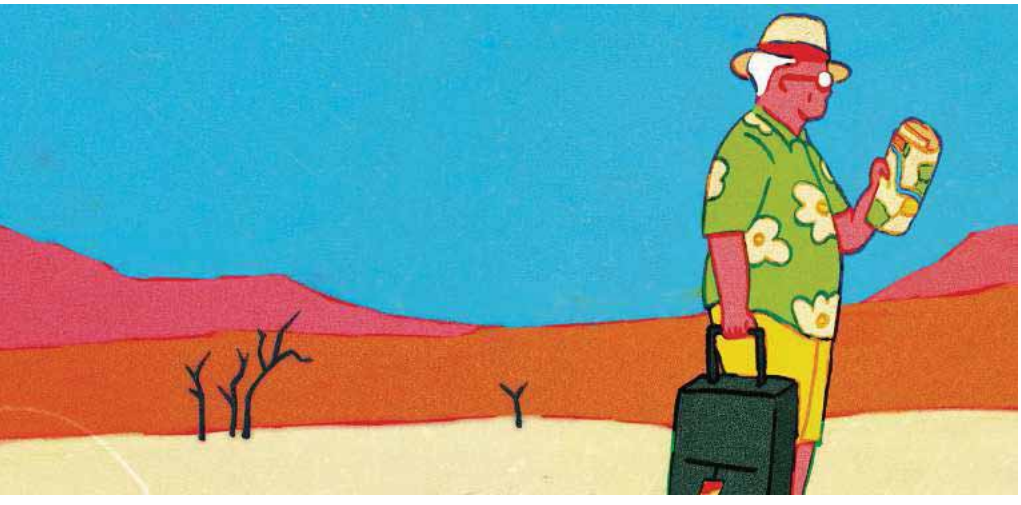
Still, Hartline made preparing for retirement a priority. She paid off her credit card debt and car, eliminating the monthly payment, and built a six-month emergency fund to cover her expenses.

She also owned a four-unit apartment building, living in one unit and renting out the other three. She cooked at home, kept entertainment expenses to a minimum and focused on saving and investing.

Her careful planning gave her options when retirement arrived. She eventually moved to Georgia and found love again.

"I'm now 82, living a great life, married a longtime friend from high school," Hartline said.

Today, she has 16 grandchildren, 12 great-grandchildren and two more on the way.



Retirement can look different for everyone, from travel and family time to finding a new sense of purpose. (Illustration: Marcie LaCerte for AJC)

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Her life has also included significant loss. She lost her only son to cancer and faced "many other hardships along the way."

"But God knew my path, and I trusted my faith," Hartline said.

FEELING LOST

For Nina Jackson of Dacula, the biggest surprise of retirement wasn't financial. It was personal.

Jackson spent 49 years building a career in the hospitality industry, eventually reaching a top position before deciding she was tired, burned out and ready to retire.

But once she stopped working, she realized just how much her career had shaped her identity.

"Meaning, I felt lost this past year," said Jackson, a divorced mother of two. "I've almost had to reinvent myself. That's the way it feels."

Looking back, Jackson wishes she had started preparing for the personal side of retirement years earlier. She said she could have explored possible pursuits, such as going back to school, attending culinary school or getting into event planning.

"I wish I had more things planned for after," said Jackson, 67.

For now, she works part time at a major retailer and recently helped the company open a new store. The job has given her something to do while she figures out what comes next.

SAVING EARLY, ENJOYING LATER

Ray Lunsford took a different approach.

From the beginning of his working life, he made saving for retirement a priority, putting 10% to 15% of his salary into his 401(k) until he retired at 65.

That meant making sacrifices along the way. At one point, he lived with one or two roommates to keep expenses down.

He married at 34, and he and his wife were careful not to take on expenses they couldn't afford.

"We didn't breed like a rabbit when we couldn't afford it," Lunsford said. "Kids cost." They had one daughter, who is now grown.

The family lived within its means. They took modest vacations, drove used cars and continued putting money into retirement savings. They also invested consistently, Lunsford said.

"Invested, invested, invested," he said.

Now, he said, those years of discipline have paid off.

"Now, we do what we want to do."

5 THINGS TO CONSIDER WHEN CHOOSING AN EXECUTOR

AN ATLANTA ESTATE-PLANNING ATTORNEY SHARES WHAT TO CONSIDER BEFORE NAMING YOUR PERSONAL REPRESENTATIVE.

BY ROSE KENNEDY

Writing a will may not be anyone's favorite task, but choosing the person who will carry out your wishes can be just as important.

In Georgia, an executor, also called a personal representative, handles the estate after someone dies. That can include paying debts, managing assets and distributing property to heirs and beneficiaries.

Georgia law gives people broad discretion in choosing a personal representative. But the decision deserves more thought than simply picking the closest relative. Atlanta estate-planning attorney Stuart I. Cassell recommends considering these five factors.

1. TRUST

Choose someone who is responsible, organized and capable of handling potentially complicated financial and legal matters.

"Select someone you trust who understands your estate and can handle the responsibilities," said Cassell, whose firm focuses on probate, estate planning and estate administration.

2. LOCATION

Georgia allows people to name a personal representative who lives outside the state, but Cassell recommends discussing that choice with an attorney. An out-of-state executor may face additional logistical challenges while handling the estate.

3. FINANCES

An executor may need to pay estate expenses and debts before distributing assets to heirs. Choose someone who can carefully manage money and follow the terms of your will.

Georgia law also allows for circumstances in which a personal representative may be required to post a bond, although a will can address whether a bond is required.

4. SIMPLICITY

Naming two people may seem like a way to share the responsibility, but it can also create delays or additional paperwork if they disagree.

"In many cases, naming one executor makes for a simpler and more efficient administration," Cassell said. He recommends naming one or two backup executors in case the first choice is unable or unwilling to serve.



Estate planning includes choosing someone you trust to handle your affairs and carry out your wishes. (Ziyu Julian Zhu/AJC 2024)

5. COMMUNICATION

Serving as an executor can take time and involve difficult decisions. Talk with the person before naming them in your will.

"They may have a reason they do not want to serve, and it is better to know that beforehand," Cassell said.

Also, it's important to keep your choice current. Cassell recommends reviewing estate-planning documents every three to five years and after major life changes.

"Keeping documents current and executors informed will make administration much simpler when the time comes," he said.

Note: This article provides general information about estate planning and administration; laws vary by state. The recommendations are not intended to replace legal counsel.

HOW YOUR THERMOSTAT CAN AFFECT YOUR HEALTH AS YOU AGE

YOUR BODY RESPONDS DIFFERENTLY TO HEAT AND COLD AS YOU AGE. HERE'S HOW TO CREATE A SAFER, MORE COMFORTABLE HOME.

BY PATRICIA NELIGAN

Your thermostat may seem like a small part of your home, but it can play a bigger role in your health as you age.

Older adults are more vulnerable to extreme temperatures because the body becomes less efficient at detecting and responding to changes in heat and cold. That means you may not always notice that your home has become too hot or too cold until your body is already feeling the effects.

WHY TEMPERATURE MATTERS MORE AS YOU AGE

Older adults can be more vulnerable to extreme temperatures because the body may not sense or respond to changes in temperature as effectively. The risks range from dehydration and heat-related illnesses to hypothermia and added strain on the cardiovascular system. Here are some of the more common concerns to be aware of:

WHEN IT'S COLD:

- Hypothermia: Your body loses heat faster than it can produce it, causing your core temperature to drop. Older adults may not realize they're getting dangerously cold.
- Cardiovascular strain: Cold temperatures can cause blood vessels to constrict, which can raise blood pressure and make the heart work harder. This can increase cardiovascular stress.

WHEN IT'S HOT:

- Heatstroke: Prolonged exposure to high temperatures can cause the body's temperature to rise to dangerous levels.
- Heat exhaustion: Excessive heat and humidity can cause the body to lose too much water and salt, leading to symptoms such as heavy sweating, weakness, dizziness and nausea.
- Dehydration: Older adults may be less aware of thirst, making it easier to become dehydrated.

That's why the temperature inside your home matters. A thermostat can help maintain a consistent indoor temperature and reduce your exposure to potentially dangerous heat or cold, particularly during periods of extreme weather.

HOW YOUR THERMOSTAT CAN AFFECT SLEEP

The temperature in your bedroom may affect how well you sleep, especially as you age. Research from the Marcus Institute for Aging suggests that older adults may sleep best when their bedroom temperature is between 68 and 77 degrees Fahrenheit.

Researchers found that sleep can be more difficult for older adults and that the sleeping environment may be one factor. Poor sleep can affect everything from mood and cognitive and physical function to how well you handle stress and manage certain health conditions.

The National Institute on Aging also notes that sleep is important for the brain, heart, lungs, mood and immune system. Getting enough quality sleep can help you stay alert, think clearly, make decisions and function better during the day.

That makes your thermostat more than a comfort setting. Adjusting the temperature in your bedroom may be one simple way to create a more comfortable environment for sleep.

MEDICATION AND CIRCULATION

Some medications can affect how your body responds to heat and cold. For older adults, medications such as antihistamines, beta blockers and diuretics may influence sweating, blood flow, hydration or the body's ability to regulate temperature.

If you take medications regularly, including over-the-counter medicines, ask your doctor or pharmacist whether any could affect how you respond to extreme temperatures. Don't stop or change a medication without talking with your healthcare provider.

Age-related changes in circulation can also make your hands and feet feel colder, particularly in cold weather. Staying active can help support circulation. Simple movement, such as walking or stretching, can be incorporated throughout the day.

STAYING SAFE IN CHANGING TEMPERATURES

The National Institute on Aging recommends several steps to help older adults stay warm and regulate body temperature during cold weather:

- Keep moving. Regular movement can help you stay warm and support circulation.
- Stay hydrated. Drink fluids regularly, even when you don't feel thirsty.
- Limit alcohol. Alcohol can increase heat loss and make it harder for your body to maintain its temperature.

Your thermostat can't prevent every temperature-related health problem, but it can be one tool for creating a safer home environment. Pay attention to the temperature inside your home, particularly during periods of extreme heat or cold, and talk with your healthcare provider about medications, medical conditions or other factors that may affect how your body responds.



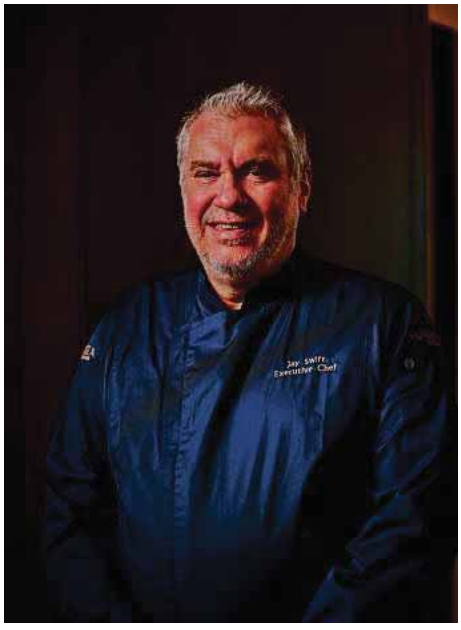
Keeping your home at a comfortable temperature can help older adults stay safe during periods of extreme heat and cold. (Smith Collection/Gado/Sipa USA via AP Images)

ENTREPRENEUR COLUMN:

THIS GEORGIA CHEF KEEPS REINVENTING HIMSELF, ONE KITCHEN AT A TIME

JAY SWIFT'S 30-YEAR CULINARY CAREER LEADS TO A NEW CHAPTER IN FAYETTEVILLE.

BY ELIZABETH GREEN



Chef Jay Swift has spent more than three decades in the culinary industry, building a career that has taken him from Baltimore to kitchens across Atlanta and now to his latest role in Fayetteville. (Photo provided by Hayworth PR)

At age 14, Jay Swift was already finding his way in the kitchen, slinging carryout seafood in his native Baltimore. More than three decades later, his career is still evolving.

Now the longtime chef is bringing his experience, love of seafood and Southern influences to a new role as executive chef at Trilith Guesthouse in Fayetteville. At Prologue Dining & Drinks, the boutique hotel's restaurant, Swift has created a story-themed menu that reflects the many chapters of his culinary career.

LEADERSHIP AND SACRIFICE

Following his first gig, Swift worked in other Baltimore kitchens, eventually training under James Beard Award winners Lydia Shire and Bob Kinkead — all before the age of 30.

"Those experiences helped shape not only my cooking style, but also my approach to leadership and the restaurant business," Swift told The Atlanta Journal-Constitution. "I've also been fortunate to lead some incredible teams throughout my career. Having talented, committed people around you makes the long hours easier and reminds you that success in this industry is never the work of just one person."

But a career in restaurants also comes with a price: long hours and time away from family.

"The restaurant industry requires an incredible amount of commitment. Over the years, there have been plenty of 60-plus-hour weeks spent on my feet in a hot kitchen, along with weekends and holidays away from my family," he said. "That sacrifice can take a toll, but building something successful requires a level of dedication that not everyone is willing to make."

THE LONG ROAD FORWARD

After high school, Swift briefly pursued an English degree. He loved literature, but the prospect of becoming a teacher didn't appeal to him. Then he learned about a German chef who was preparing to open his own restaurant, and Swift saw another path forward.

Swift instead joined a three-year apprenticeship program with the American Culinary Federation working five days a week under a professional chef. Meanwhile, he took supplemental classes in food cost management and sanitation.

The experience gave him a foundation in both the craft and business of running a restaurant.

After completing his apprenticeship, Swift joined a small French restaurant. When the head chef left, Swift followed him to the Mayflower Hotel in Washington, D.C., gaining experience in a much larger operation.

A couple of years later, he joined chef Bob Kinkead, who had opened his own restaurant in Washington. Kinkead would become one of the influential mentors in Swift's career.

Swift says he was essentially creating his own version of a modern-day career strategy, seeking out the chefs and restaurants he wanted to learn from.

"I tell kids now to just make a list of the 10 best restaurants you can; look it up, Google who the 10 best chefs are and send a resume to all of them," he said.

MOVING SOUTH

After the death of his father, Swift returned to Baltimore to be near family. He began working for Renaissance Hotels, which sent him to New York City to run a hotel in Times Square.

But the cost of living in New York eventually prompted another move. He answered a newspaper ad for an executive chef position at South City Kitchen in Atlanta and headed south in 1997.

The move would become a defining chapter in his career. Since then, he has worked at several notable Atlanta-area restaurants, including 4th & Swift and Noble Fin.

Swift remembers that some of his early jobs came with tough management, low pay and long, physically demanding hours. But the creative side of cooking kept him moving through kitchens.

"I've always enjoyed cooking, working with my hands, being on my feet. I was never sitting," Swift shared. "I want to be creative. I love making people happy.

Over the years, Swift has created countless menus and prepared complex dishes, but one recipe has remained a constant: the crab cakes he first learned to make as a teenager.

That connection to where he started also comes through when Swift talks about what it takes to build a lasting career.

"Be persistent, stay committed to what you're trying to build and understand that meaningful success often requires sacrifice," he said. "Challenges and setbacks are inevitable, but you have to be willing to keep showing up, learning and putting in the work. Persistence has been one of the most important lessons throughout my career."



The interior of Prologue Dining & Drinks at Trilith Guesthouse in Fayetteville, Georgia, where chef Jay Swift recently took over as executive chef. Swift has more than 30 years of experience in the restaurant industry, with positions at several prominent Atlanta restaurants. (Photo contributed by Trilith Guesthouse)

COULD A WEIGHTED VEST HELP YOU STAY STRONGER AS YOU AGE?

LEARN HOW THE LATEST FITNESS TREND CAN ADD RESISTANCE TO YOUR ROUTINE AND HOW TO GET STARTED SAFELY.

BY OLIVIA LABORDE

Weighted vests are gaining popularity among adults 50 and older as a way to add resistance to activities such as walking, according to the AARP. The trend is showing up on walking trails and in gyms across metro Atlanta.

Adding resistance can help support the muscle strength that becomes increasingly important with age. The Centers for Disease Control and Prevention recommends adults 65 and older include muscle-strengthening activities at least two days a week, along with regular aerobic activity and exercises that improve balance.

But a weighted vest isn't necessarily the answer for everyone. Here's what to know before adding one to your routine.

WHAT A WEIGHTED VEST ADDS

Strength plays an important role in maintaining independence later in life, said Christian Torres, an Atlanta certified personal trainer and founder of Primal OverDrive.

For someone who already walks regularly, a weighted vest is one way to make that activity more challenging without requiring them to walk farther or faster, Torres said. But it works best as an addition to strength training, not a replacement.

"I would look at a weighted vest as another progression tool, not as a replacement for actual strength training," he said. "Walking with a vest and lifting weights create overlapping demands, yes, but they aren't the same stimulus."

STARTING CONSERVATIVELY

There's no universal starting weight. It depends on a person's size, training history and health, Torres said.

"For a beginner, especially an older adult, I prefer starting conservatively," he said. "Something around a few percent of body weight can be a reasonable coaching starting point, and some people may even start with an unloaded or very lightly loaded vest."

He recommends easing in with shorter walks and paying attention to how the body responds, including changes in posture, gait and perceived effort.

A LIGHTER OPTION

For those who'd rather skip the vest, handheld weights offer a similar challenge. Torres recommends exercises such as "farmer carries," in which you walk holding a dumbbell in each hand, and "suitcase carries," which uses a single dumbbell on one side.

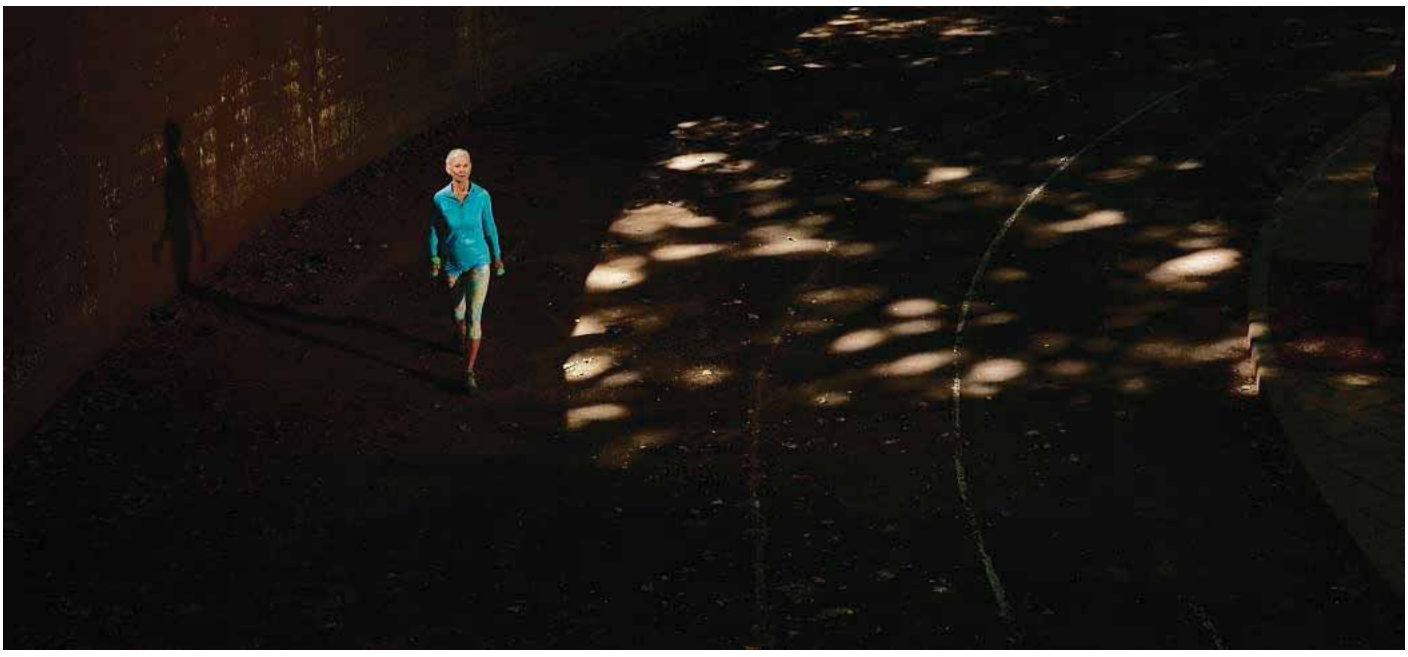
"Now you're training the legs, grip, upper body and trunk with very simple equipment," Torres said.

For older adults, the goal of adding resistance isn't simply to make a workout harder. It's to build the strength needed for everyday life.

"Muscle matters, but I would put just as much emphasis on strength and power because those are what help you get out of a chair, climb stairs, carry groceries or catch yourself if you lose your balance," Torres said.

"Muscle matters, but I would put just as much emphasis on strength and power because those are what help you get out of a chair, climb stairs, carry groceries or catch yourself if you lose your balance"

Christian Torres



Higher-impact exercises, like running and jumping, aren't an option for everyone. Walking can be a good alternative, and using weights or weighted vests can help build upper-body strength. (Nicholas Sansone/The New York Times 2024)

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LESS CLUTTER, MORE ROOM FOR HOLIDAY MEMORIES

EXPERT ADVICE FOR OLDER ADULTS ON WHAT TO KEEP, DONATE AND TOSS BEFORE THE HOLIDAYS

BY ROSE KENNEDY



Getting your home ready for the holidays can be a good opportunity to declutter before family and guests arrive. (Abbey Cutrer/AJC)

If you're an empty nester or a grandparent who regularly opens your home for holiday gatherings and overnight guests, the season may arrive before you feel ready.

Instead of waiting for the clutter to pile up along with the holiday decorations, set aside some time to clear out what you no longer need. A little decluttering now can make your home feel more welcoming — and the holidays a little less stressful.

It may sound counterintuitive, but fall is primetime for holiday decluttering, says Laurie Lindberg, owner and founder of Delightfully Decluttering.

"That's when organizations can sell the most donated decor and clothing," she said. "It's far more difficult to find a place to donate or for thrift stores to sell or store items if you wait until the holidays are over to purge."

At the same time, holiday mayhem is not a good time to address the sentimental objects and "might need" items that can accumulate over a lifetime, Lindberg added. Once the holiday rush begins, there's often little time or energy to make thoughtful decisions about what to keep and what to let go.

Lindberg's Woodstock-based business is part of the National Association of Senior Move Managers, and her six-person team has extensive experience helping older adults downsize. Here are her expert tips for shifting your clutter mindset and getting your home ready for the holidays.

START WITH THE KITCHEN

"The kitchen is an easy start because you don't usually attach a lot of emotion to it. It's just inanimate objects, many of them a dime a dozen," Lindberg said.

Start with cooking spices. Open the jars and shakers to check for expired spices or those that have lost their aroma.

"Replace them with new versions of only the spices you commonly cook with," she said. "And be realistic about whether you still require baking spices."

Next, go through shelf-stable foods. Toss anything that has expired and consider donating in-date items to a local food pantry. Dishes, kitchen textiles and small appliances are other good targets, particularly if you're expecting holiday guests.

"Pull out your big dish sets and other tableware, knowing you don't have to keep everything you have just because it's always been there," Lindberg said.

Look critically at the items that fill your drawers and cabinets, too. Do you really need several sets of tongs, multiple pot holders or a drawer full of utensils you rarely use?

Throughout the process, Lindberg suggests thinking of your cabinets, drawers and pantry shelves as valuable real estate rather than places to stash things.

"As I tell my clients, it's OK to have an empty cabinet."

MAKE ROOM FOR GUESTS

If you expect overnight guests during the holidays, October and early November are a good time to tackle overflowing closets in spare bedrooms, as well as the piles of belongings that creep onto the beds or other surfaces.

Decluttering now has a practical benefit, too. Gently used jackets, sweaters and long-sleeved clothing can go to organizations collecting essentials before temperatures drop, while providing your guests a more comfortable place to stay.

"Let people who come for overnight visits feel like they have a sanctuary," Lindberg said. "That's especially important when you're a grandparent or empty nester and would like them to come back again."

CONSIDER LETTING GO OF SOME HOLIDAY DECOR

While Lindberg doesn't expect people to pull out their holiday decorations in October just to declutter them, she recommends using the decorating process as an opportunity to take stock of what you have.

As you pull out decorations and put up a tree after Thanksgiving — or earlier, if that's your tradition — look at each item before putting it back into storage.

"If it's something that no longer suits your house, don't put it back in the tote. Donate it then and there," she said.

Instead of rushing to clear surfaces, make room for guests and find places for donations, you can start the holiday season with a home that feels calmer and more manageable.

And perhaps that's the best reason to declutter: not to have less, but to make more room for what you want your home and your holidays to be.



Laurie Lindberg, owner and founder of Delightfully Decluttering, shares tips to help older adults prepare their homes for a busy holiday season. (Photo Courtesy of Andria Bellman)



A festive holiday table can offer plenty of choices. Mindful eating can help you enjoy them without overdoing it. (Photo Courtesy of Patricia Neligan)

HOLIDAY EATING DOESN'T HAVE TO BE ALL OR NOTHING

A FEW MINDFUL CHOICES CAN HELP YOU ENJOY HOLIDAY TREATS WITHOUT OVERDOING IT.

BY PATRICIA NELIGAN

Ready to take on Halloween, Thanksgiving, and a December full of holiday parties without worrying if your wardrobe will still fit in 2027?

Healthy holiday eating doesn't have to be about deprivation or skipping foods you love. Instead, mindful eating can help you enjoy the season while staying tuned in to what your body needs and how you want to feel heading into the new year.

"The holiday season can be a little daunting if you are trying to develop or maintain a healthy dietary pattern," said Dr. Hannah Wilson, an assistant professor of community nutrition, and interim assistant director of the Extension Center for Health Outreach at Clemson University. "It can be easy to approach the holidays with an 'all or nothing' mentality."

Eating well and taking care of your body are skills you can develop and practice at any age. Each day is a reset, so don't let a piece of Halloween candy or a slice of pumpkin pie let guilt or shame cloud your holiday cheer. Think of each day, each holiday, and each gathering as a chance to flex your "mindfulness" muscle.

"You can still nourish your body while honoring your cravings by focusing on filling most of your plate with nutrient-dense foods higher in fiber, protein, and healthy fats such as vegetables, lean proteins, whole grains, and nuts and seeds," said Wilson. "Prioritizing these foods during the holidays will help keep you fuller longer, minimizing the tendency to graze on sweet treats and other foods that are often readily available during the holidays."

With several sweet-forward festivities approaching, here are a few simple morsels to help you savor the season while staying mindful of what and how much you're eating.

- Don't buy your favorite Halloween treats. If you know you'll be tempted by the candy before or after trick-or-treaters arrive, choose treats you don't particularly enjoy. You'll be less likely to snack on them, while still having something to offer your visitors.
- Bring the veggies. Offer to make a veggie tray and dip or a vegetable side dish for holiday gatherings. Having a nourishing option you enjoy can help you feel satisfied while keeping you from grazing on sweets as you prepare your contribution.
- Don't arrive hungry. Have a plan before you head to a holiday gathering. Eating a nourishing meal or snack ahead of the event can help curb cravings, making it easier to maintain a sense of normalcy during one of the busiest social stretches of the year.
- Watch your portions. Everything looks delicious, right? Smaller portions can help you enjoy more of what's on the table. Take a little of the dishes you really want to try, then give yourself time to savor them.
- Stay hydrated. Drink water throughout the day and during holiday gatherings. Water supports digestion and can help you feel full, making it easier to recognize when you've had enough to eat.

RETHINK YOUR DRINK

Sugar can sneak into your glass just as easily as it can onto your dessert plate.

Both alcoholic and nonalcoholic drinks can add significant amounts of added sugar to your day. For example, one can of Coke has 39 grams of sugar, the equivalent of nearly 10 teaspoons. An 8-ounce pour of tonic water has about 21 grams of sugar, or roughly 5 teaspoons.

Pay attention to what's in your glass and consider lower-sugar options when you can.



Holiday treats can be part of the celebration while mindful eating helps you savor each bite. (Photo Courtesy of Patricia Neligan)

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FALL INTO NOVEMBER: 6 EVENTS FOR ATLANTA GRANDPARENTS

FROM FOOD FESTIVALS TO LIVE MUSIC AND SEASONAL CELEBRATIONS, THERE'S PLENTY TO ADD TO YOUR FALL CALENDAR.

BY LESLY GREGORY

November brings a little bit of everything to Atlanta. The leaves are changing, the holiday season is coming into view, and calendars start filling up with opportunities to get out and enjoy the city.

From live music and entertainment to chili cook-offs and seasonal shopping, there's plenty to do throughout the month. Here are some ways to make the most of it.

Enjoy the evening with music

JAZZ IN THE PARK

Pack up your lawn chairs, blankets and pillows for a little jazz. Mixed with a sprinkle of R&B, this event celebrates jazz culture with performers from across the country. Only in its second year, Jazz in the Park features musicians, singers and bands along with tasty treats. A vendor market with art, handmade goods and other merchandise is also set up during the weekend.

Saturday, Nov. 7 and Sunday, Nov. 8, 11 a.m. - 7 p.m. Free admission. Historic Old Fourth Ward, 665 North Ave., NE, Atlanta. jazzintheparkatl.com

SWAN LAKE: SYMPHONY OF LIGHTS

Catch the timeless story of a prince who falls in love with a swan princess under a spell in Swan Lake. Performed in this outdoor venue, the ballet features Tchaikovsky's well-known score. Dancers from the Ukrainian National Opera and Ballet Theater put a contemporary and visually immersive spin on this classic. With advanced lighting design, dancers perform in specially- designed costumes covered in glowing lights.

Sunday, Nov. 22, 4 p.m. Tickets range from $54 - $145. Atlanta Symphony Music Hall, 1280 Peachtree Street St., Atlanta. aso.org/events/detail/swan-lake-lights

Start holiday shopping

BLUE RIDGE HOLIDAY MARKET

With creative and unique gifts, not to mention the scenic backdrop of the Blue Ridge Mountains, this holiday market kicks off the season with a bang. With an array of vendors sharing handcrafted items, everything for sale in this market is made by Blue Ridge Mountains Arts Association member artists. You'll find jewelry, pottery, paintings and more. You can even make a weekend out of the event and spend a little extra time in the town of Blue Ridge.

Sunday, Nov. 15 - Saturday, Dec. 19, 10 a.m. - 6 p.m., Tuesday-Sunday (closed Monday). Free admission. Blue Ridge Mountains Arts Association, 420 West Main Street St., Blue Ridge. 706-632-2144. blueridgemountains.com/events/holiday-show-sale-blue-ridge-mountains-arts-association

PIEDMONT PARK HOLIDAY MARKET

This handmade art market emphasizes visual arts and supports local artists. Find unique holiday gifts as you browse through up to 100 booths displaying hand-crafted items. Centered around the spirit of giving, you'll meet painters, photographers, sculptors, glass blowers, jewelers, leather and metal workers and crafters. This is a golden opportunity to check a few gifts off your Christmas list.

Saturday, Nov. 28, from 10 a.m. - 5 p.m. and Sunday, Nov. 29, from 11 a.m. - 5 p.m. Free admission. Piedmont Park Charles Allen entrance, near the intersection of 10th Street NE and Charles Allen Drive NE, Atlanta. zapplication.org/event-info.php?ID=14172

Grab a bowl of chili

CABBAGETOWN CHOMP AND STOMP

With more than 100 different chilis made by both professional chefs and local amateurs, the Cabbagetown Chomp and Stomp is a tasty event. See teams and individuals compete in three distinct chili categories, restaurant, individual and vegetarian, as you try all the entries. Tastings begin at 12:30 p.m., and while the event itself is free, you



Dancers illuminate the stage in specially designed costumes during an outdoor performance of "Swan Lake." (Photo provided by Art Space Productions)

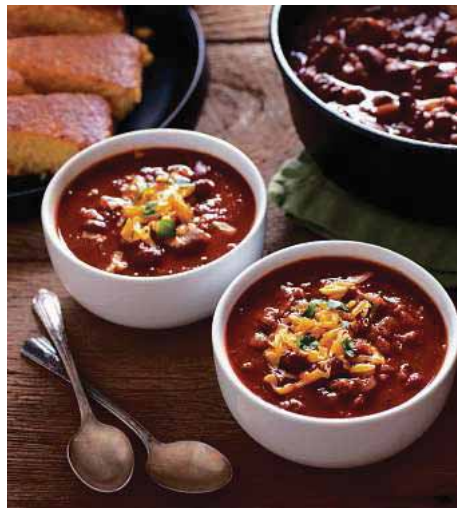
have to purchase an official spoon to sample the chili. In addition to the good eats, there's a 5K that will run on a flat course through Cabbagetown and a vibrant local vendor market and live bluegrass music.

Saturday, Nov. 7, 11 a.m. - 7 p.m. for main festival with 5K run starting at 8 a.m. Free admission, but you'll need to purchase an official tasting spoon to try the chili - $10 in advance and $15 on the day of the event. Cabbagetown Park and surrounding area, 701 Kirkwood Avenue Ave., SE, Atlanta. chompandstomp.com

ATLANTA CHILI COOK-OFF

Make sure you cast your vote after trying chili from over 50 different competitors at the Atlanta Chili Cook-Off. Unlimited samples await as you grab your spoon and see if your favorites win. Amateur chefs, restaurants and caterers all compete to win top marks in one of four categories: Top Amateur Team, Restaurant Team, Most Spirited Team and People's Choice. This family-friendly event also features a face painter and playground for the kids and a bar for the adults. General admission opens at 1 p.m. while those with VIP tickets can enter at noon to enjoy an open bar and collect their commemorative spoon.

Saturday, Nov. 14, noon - 4 p.m. Single ticket is $25 in advance and $30 at the event. VIP tickets $50. Kids 10 and under are free with a paid adult. Brook Run Park, 4770 N. Peachtree Road, Dunwoody. atlantachilicookoff.com



WHEN SECONDS MATTER, IS YOUR PHONE READY TO HELP?

A FEW SIMPLE SETTINGS CAN MAKE IT EASIER TO GET HELP WHEN YOU NEED IT MOST.

BY YOLANDA HARRIS

If an emergency happened today, could your phone help you get the assistance you need? Possibly. But knowing how to make a call isn't the same as having your phone prepared for an emergency.

"The mistake most people make is assuming they'll figure it out in the moment," said Craig Lister, Chief Marketing Officer at Consumer Cellular. "You won't. In an emergency your hands shake, your reading glasses are in another room, and you can't remember your own address."

That's why it's worth taking a few minutes now to set up your phone before you need it. Many cellphones have built-in emergency features that can alert contacts, share your location and provide important medical information to first responders.

And you don't need the latest smartphone to get started. Lister recommends checking these four basic features:

- Emergency contacts
- Emergency SOS
- Medical ID
- Location sharing

MAKE GETTING HELP SIMPLE

Most cellphones allow you to call 911 without unlocking the device. But Lister suggests making it easy to reach the people you trust, too, so you're not searching through your contacts during an emergency.

"On a smartphone, put your three most important contacts as large icons on the first screen and delete everything else from that screen," he said. "That's how a bystander or EMT reaches your family." The lock-screen emergency contact option on Android phones can also make those contacts accessible without unlocking the device.

Adding photos to contacts can make them easier to recognize at a glance. You can also create a labeling system that keeps key contacts at the top of your list. For example, use names such as "AAA Daughter Sarah" or "AAB Brother Derrick."

SET UP EMERGENCY SOS

Emergency SOS can help you quickly contact emergency services and alert people you trust when you need help.

"When Emergency SOS activates on an iPhone, it dials emergency services and then automatically texts your designated emergency contacts," Lister stated. It also shares your location with those contacts.

The activation varies by phone. On an iPhone, you can press and hold the side button and either volume to bring up the Emergency SOS option. For most Android users, pressing the power button five times activates the emergency feature.

Don't wait until an emergency to figure out how your phone works. Spend 15 minutes setting it up today, while you have time to do it calmly.



Taking time to learn your phone's emergency features can help you feel more prepared when the unexpected happens. (Alyssa Pointer/AJC 2021)



Daniele and Telisa Asaro celebrate with participants after an Italian cooking class at Ciao Bella Market in Perry. (Courtesy of Leonard Garrison)

THEY PLANNED TO RETIRE IN SICILY. INSTEAD, THEY BROUGHT ITALY TO GEORGIA.

AFTER THEIR RETIREMENT PLANS CHANGED, DANIELE AND TELISA ASARO FOUND A NEW WAY TO SHARE THEIR LOVE OF ITALIAN FOOD AND CULTURE WITH THEIR PERRY COMMUNITY.

BY JUDITH GARRISON

"Ciao, Buongiorno," I say upon entering Ciao Bella Market, a sign of respect from patrons entering any storefront in Italy.

Owner Daniele Asaro stretches out his hand, responding in kind. He points to the Teste di Moro — ceramic Moor heads — staring at me from above the wine dispenser.

"You recognize those heads, right?" he asks.

He launches into the Sicilian legend behind them: A beautiful young woman falls in love with an Arab prince, only to discover he has a wife and children back home. In revenge, she cuts off his head and turns it into a planter.

"The moral of the story?" he continued roaring with laughter. "Don't mess with a Sicilian lady. She'll cut your head off!"

It's hard to go anywhere in Sicily without eyeing the iconic ceramic planters on outdoor stoops or café tables, but in Perry, Georgia, they are unknown unless you happen to stop by this Italian market for panini or pasta.

For Daniele and his wife, Telisa Asaro, returning to his native Sicily was the plan until their daughter announced the arrival of their first grandchild.

"I can't leave now," Daniele explained. "We're going to bring Italy here."

And they did.

From the boldly hued Teste di Moro to the checkered tablecloths topped with Italian flags, Ciao Bella Market offers a little slice of Italy in an unexpected corner of Georgia.

BRINGING ITALY TO PERRY

Born in the province of Agrigento in the small village of Campobello di Licata, Sicily, Daniele's Sicilian roots run deeply and loudly. Regardless of the number of people in the market, his sharp, dense accent cuts through chatter and confirms the authenticity on the shelves and on the menu.

How did this Sicilian man land in Middle Georgia?

"I found him on the side of the road," Telisa chuckled. In the 1990s, Daniele worked in Italy for a manufacturing company with a satellite office in Macon, traveling back and forth to conduct business. When they offered him the chance to move to the States permanently, he replied, "When?"

Twenty-six years and a family later, his English — heavily enriched with old-world Sicilian — keeps him out of frustrating drive-thrus and inside the air-conditioned market. It's been four years since he left his stressful 9-to-5 job for days pulling espressos and making paninis.

Telisa's self-described "creative itch" brought the market to life. Initially, they would be the entire staff, flipping paninis and selling retail, filling shelves with Italian items stuffed in suitcases from trips abroad.

"It took off from there," she said.

Never sacrificing quality and with increasing popularity, imported items from Italy replaced the suitcase hauls. Remaining respectful of the Italian way and learning as they go, both know the market is bigger than its current footprint.

Joy now centers around their grandsons, Nikko (Nicolino) and Ira (Ciccio), whose names

are the market's bestselling sandwiches. Quality ingredients matter, Daniele says, but he doesn't take the sandwiches — or himself — too seriously.

"I mean, it's a sandwich," he laughed. "It's not rib-eye or lobster."

The Nicolino and Ciccio sandwiches, along with Daniele's easy hospitality, keep customers coming back for a taste of Italy.

"This is what life should be," he said.

PASTA PERFECTION IN AN AFTERNOON

With a culinary résumé that spans Italy, Germany and the United States, Chef LeeAnn Evertsen was the missing piece Ciao Bella Market needed. Her journey to Italy began with her Air Force sweetheart, who was stationed there and sent her a one-way ticket. He proposed, and after a series of deployments to Italy and Germany, the couple returned to the United States in 2022.

Today, Evertsen continues The Culinary Underground, a passion project she launched in Italy in 2017, while also donning her green apron at Ciao Bella Market. Her pasta-making skills are unmistakable, and so is her enthusiasm for sharing them. Her simple recipe calls for little more than flour and eggs, but making it well takes time.

"I think that when you take the time to do that for someone else, it's truly a sign of love," Evertsen said.

During a hands-on cooking class, the group made Pasta Fresca with Ricotta Cheese and Pomodoro. Men and women of all ages stare at the chef as instruction begins, all thinking the same thing, "I can't do this," which she immediately addresses as nonsense.

As the class progresses and the intense kneading of the dough commences, smiles multiply and confidence builds. By the end of class, everyone is sampling their work.

"You've done it," Chef LeeAnn declared. "The best pasta you will ever eat."

At Ciao Bella Market, the Italian experience extends beyond the food on the shelves. Sunday classes bring people of all ages together to cook, learn and make new friends — creating the kind of community Daniele and Telisa hoped to find when they decided to bring Italy to Perry.

TRAVEL STORY:

8 THINGS TO DO IN DESTIN FOR A MEMORABLE GETAWAY

ABOUT FIVE HOURS FROM ATLANTA, DESTIN OFFERS A WARM-WEATHER ESCAPE WITH PLENTY TO SEE AND DO.

BY KARON WARREN

As the temperature starts to drop in Atlanta, you may be dreaming of warmer locales with sandy beaches and crashing waves. Just a little more than five hours from Atlanta, Destin, Fla., makes the perfect winter getaway, with the beaches, attractions and nearby 30A communities offering plenty to explore.

Whether it's a couples retreat, a multi-gen vacation or a rendezvous with your best friends, this Gulf Coast destination offers plenty of entertainment for your entire stay.

GET ON THE WATER

A trip to Destin isn't complete without getting out on the water. The Gulf of Mexico and Choctawhatchee Bay offer plenty of ways to enjoy the area beyond the beach.

Take a leisurely swim, or rent a paddleboard or kayak for a closer look at the coastline. If you prefer to let a motor do the work, rent a pontoon boat from a local marina and set sail for adventure.

For a chance to spot local wildlife, book a dolphin cruise and keep an eye out for pods swimming alongside the boat. Fishing charters offer another way to experience the water. And if you reel in a catch, several local restaurants will cook it for you, turning your day on the water into dinner.

GO BELOW THE SURFACE

Aquatic adventure in Destin isn't limited to above the water. Under the waves you'll find an extensive artificial reef network with more than 600 reef sites, offering habitats for a variety of marine life.

The reefs include prefabricated concrete structures, such as snorkel reefs, as well as repurposed materials, including old bridge sections, surplus military equipment and decommissioned vessels. The SS United States, which is being prepared to become the world's largest artificial reef, is among the most unusual additions to the area's underwater landscape.

The reefs make Destin a popular destination for snorkeling and diving. Certified divers can explore the sites with local dive operators, while those new to diving can take certification classes. Prefer to stay closer to the surface? Local outfitters offer guided snorkeling trips that typically include equipment and transportation to some of the area's best spots.



A scenic walkway leads to sweeping views of Destin's coastline, with towering white sand dunes stretching toward the Gulf of Mexico. (Photo Courtesy of Destin-Fort Walton Beach)



A day on the water offers another way to experience Destin's scenic coastline and enjoy the Gulf of Mexico. (Photo Courtesy of Destin-Fort Walton Beach)

EXPLORE HENDERSON BEACH STATE PARK

Sitting along the shoreline, Henderson Beach State Park offers a chance to enjoy the area's natural beauty away from the busier beaches. Take in views of the park's towering, snow-white sand dunes, some reaching 30 feet, or settle in and watch the waves roll in.

The park also is home to a .75-mile nature trail that will take you through the coastal dune and scrub habitat, where you may spot gopher tortoises. This is a perfect place to picnic, fly a kite and enjoy all that nature has to offer.

If you want to extend your stay, the park offers 60 campsites that will put you just steps away from the beach.

HIT THE FAIRWAYS

Golf enthusiasts will find a variety of courses around Destin, offering everything from waterfront scenery to a more casual game of mini golf.

At Kelly Plantation Golf Club, the course spans more than 7,000 yards along the waterfront, past intricate bayous and under towering trees. At Regatta Bay Golf & Yacht Club, golfers can tee off on the Robert C. Walker-designed course that caters to players of all skill levels.

For something more laid-back, make your way to The Track to try your skills at mini golf on the 18-hole Island Course or Mountain Course.

TAKE A DEEP DIVE INTO DESTIN'S PAST

Long before Destin became known as a popular beach destination, this city thrived as a fishing community. The Destin History & Fishing Museum explores the history of the town's early residents in the 1830s to the fishing industry that grew from traditional seine boats into the modern fleet seen today.

Inside, you'll find artifacts from Destin's commercial fishing industry, exhibits on boatbuilding and the Destin Fishing Hall of Fame. The Mike Long Memorial Fish Wall offers a closer look at the species found in the area, while a 3D recreation of an underwater reef gives visitors a glimpse of the marine life, including fish and sharks, beneath the surface.

SHOP 'TIL YOU DROP

Whether you're looking for souvenirs, a new outfit or just something fun to bring home, you're sure to find it at one of Destin's premier shopping centers.

Destin Commons features more than 80 stores, including brands such as Sephora and Talbots, along with coastal-inspired shops like Coastal Outfitters.

For a more local feel, explore the boutiques and shops at HarborWalk Village. Pick up a keepsake or collectible at places such as All Things Destin LLC, Destin Jewelry Shop or Harbor Outfitters.

FEED YOUR APPETITE

You can't visit Destin without sampling some of the area's fresh seafood. From longtime favorites to waterfront restaurants with a more varied menu, there are plenty of ways to enjoy a good meal.

Since 1974, The Back Porch Seafood & Oyster House has served up Apalachicola oysters, the Amberjack sandwich and other tasty seafood as you dine overlooking the gulf.

At Boshamps Seafood & Oyster House, try "The Original" Snapper Destin, which brings together jumbo lump crab, gulf shrimp, smashed red early potatoes, bacon-braised collards, lemon butter, béarnaise and honey-roasted nuts into a culinary treat your taste buds won't soon forget.

For something beyond seafood, head to the Harbor Tavern. It features a selection of Mediterranean-inspired bowls with options such as pork belly, mahi and shrimp, plus a variety of burgers, sandwiches and other favorites. On weekends, live music adds to the dining experience.

SOAK UP SOME RAYS

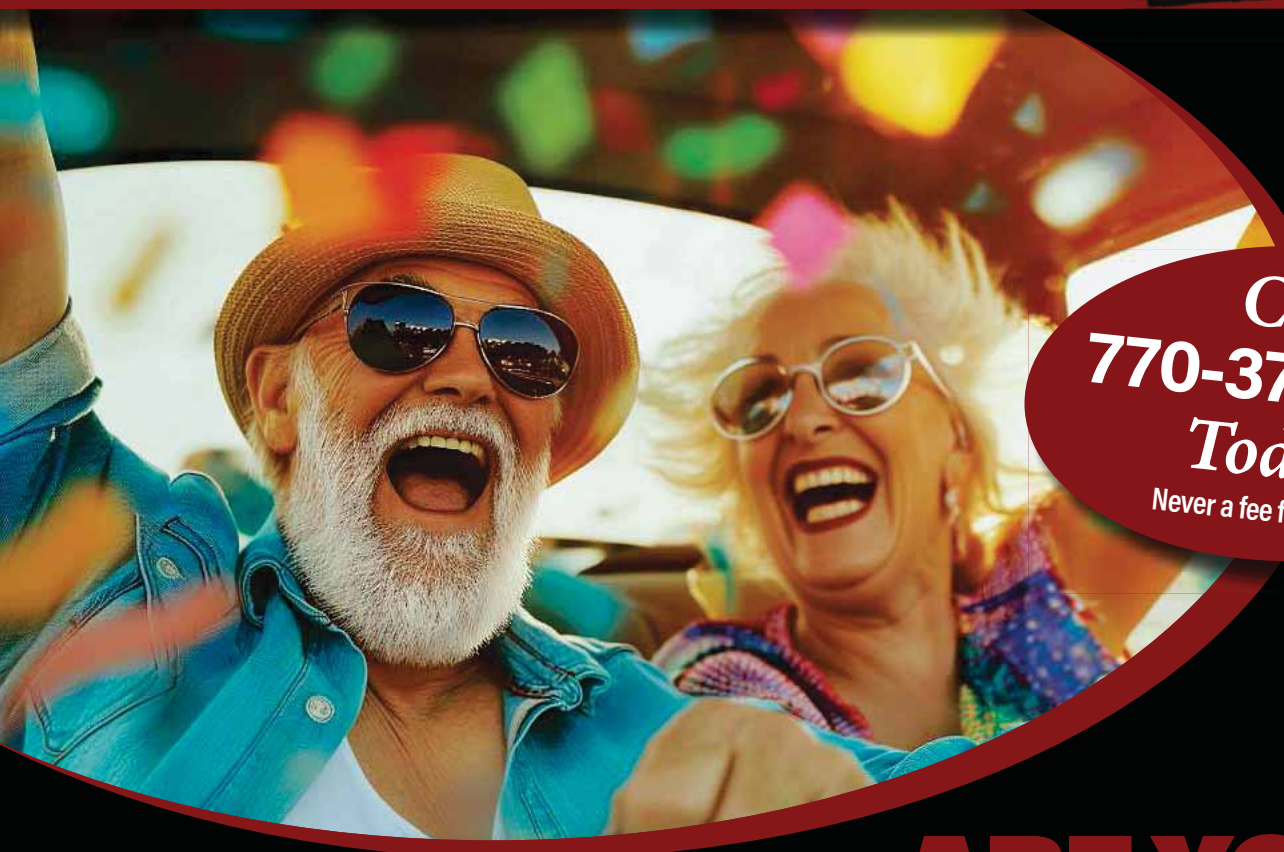
Of course, there's nothing better than relaxing in the sun as your feet sink into the soft sand with the gulf waters stretched out before you.

With more than 24 miles of shoreline, you're sure to find the perfect spot to pitch your beach umbrella, set up your chairs and simply relax. Read a book or watch the clouds drift by overhead.

It's the ideal way to enjoy all that Destin represents.

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- Eligible for a special enrollment period?
- A Veteran who may qualify for more Medicare benefits?
- Having a change in Medicaid status?

If any of the above situations pertain to you, contact the Bonnie Dobbs Agency for a personal, free, no-obligation discussion about your Medicare options. Call today!

bonniedobbs*agency*
insurance and other **red** tape

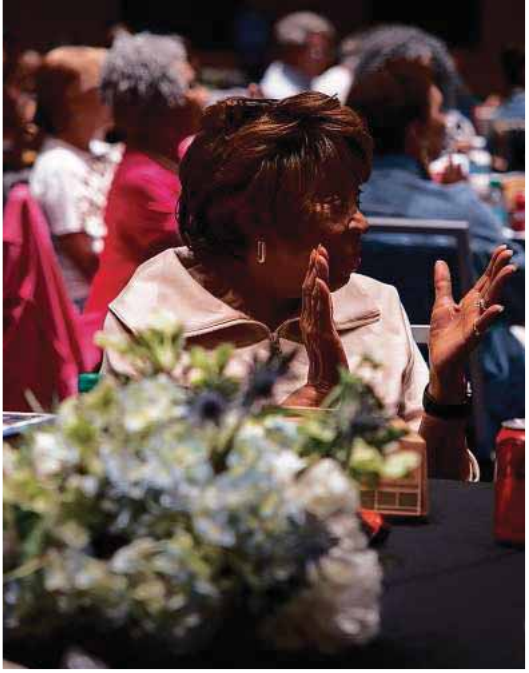
770-373-7541

MedicareAndOtherRedTape.com

Disclaimer: We do not offer every plan in your area. Currently, we represent 13 organizations that offer more than 200 products in your area. Please contact medicare.gov, 1-800-MEDICARE, or your local state health insurance program (SHIP) to get information on all your options.



Bonnie Dobbs has helped thousands of people successfully navigate Medicare insurance in Metro Atlanta for 16+ years.








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