

Welcome to the Neighborhood

PRSR STD
ECRWSS - EDDM
U.S. POSTAL PAID
Destin, FL
PERMIT NO #00

Postal Customer Local

Local Deals & Specials

Mailed To EVERY Home & Business In Destin

Coupons & Savings

September/October 2017

Okaloosa County

32540/32541

Reach your customers for less than 1 penny each;
well over 16,000 Homes & Businesses in Destin!



Destin Commons

(7) Thomas Edison



WORD SEARCH - OUR ADVERTISERS

u w u h q t e w h e h l g z d i x p q r w t o a u
 a y a o k d s k b c v q d u h d h r x u g s i p l
 n g d t i k e q a v a o n u w k n o d r r e z j u
 m k r s e e j e n c t e r j p x l m e w n r v p b
 o w a i p r b d y v a i b g o b n i f a m c j y s
 i e i p e t s u q l b x e y a r i n e r s a z a v
 s k k q m x w o l n z t u p r e p e r y o e q a x
 c f e e y p a e u y g u c a m a s n e y q s h a w
 t k u l n g n u w n b e a c h t m c l d p p u l u
 v l a f m h i i b w d x v x n t k e g o o k i j c
 b a u c t w i e c a l p f u l g u d s l m t h j y
 z u h w f k r l w t d w i i s m r w v o f j r a z
 j r h g y o b h j f y o a u o w b e e w r q w d g
 f p c a r v d g m a x l w h z y j x y c g o i f i
 j c a w a t e r c o l o r p n b j u y x t g d x m
 c m e f j f g z j p f y d z w h q n e u b t g i c
 v u b v q j w s y y l s c p v j s w c r v u p o
 g l n h z w k j e j u n v i k o h f z h c b y l t
 w g o e s y q n p u g x r g a n h b p y w c m l
 d j t u o y q f z x i l k k u t y r k s p j p k y
 h k y s f e t u q b x c u s z g m f w o t b n l d
 g b a h c x t r y s p m r d r r l l j x v g g u w
 e r r f w v d t s a o s m e z z c b l q j s b g j
 r o g v t l s y q f m a r q x w e i p o s b o n w
 q r u i t g r z d f n o g s w i s c q g j c x b p

MEEHANSFAMILYMOVING	EMERALDBAYPLUMBING
VAMAFLOORING	HOMETOWNMINIMALL
SMITHSCONTRACTING	ADHOMEINSPECTIONS
COMPANIONANIMALHOSPITAL	JAKESHEATINGCOOLING
STATEFARMINSURANCE	KIMBALLS
	AFRAMEORTWO

Why advertise in newspapers? It shouldn't be expensive, just effective...

- Newspaper readers often actively look for advertising in newspapers to search for deals and coupons. A reader actively looking for deals is likely to notice your ad, take the time to read it and act on a sale or offer.
- Newspaper advertising has been around longer than any other form of advertising we see today and is still the first kind of advertising that businesses think about doing. These ads can do a lot more than just advertise one item or one sale--each one can work really hard to bring in customers, and then bring them back again.

(10) Lake Okeechobee

Dalayah
Nails & Spa

979 Hwy 98 E Ste 3
 Destin, FL 32541
 (850) 424-5431

HOURS:
 MON-SAT 9:30AM-7PM

Appointments or walk-ins welcome

The QR Code below links to our online edition.



TRIVIA

Answers to the TRIVIA questions can be found throughout this publication.

- 01) Most expensive zip code in Florida
- 02) Most populated Florida City
- 03) Florida's most mysterious castle
- 04) The most popular baby boys name is Florida
- 05) What is Florida's State flower?
- 06) What famous author is said to have penned his best works while living in Key West?
- 07) What famous inventor wintered in Fort Myers, where his home still exists today?
- 08) The most popular baby girls name in Florida
- 09) The United States city with the highest rate of lightning strikes per capita is
- 10) The largest lake in Florida is

COX PUBLISHING
 PO Box 1823
 Santa Rosa Beach FL 32459
 mary@coxpublishing.news
 ph. 850-399-1373

THERE'S SOMETHING ABOUT THE FEEL OF A NEWSPAPER. IT'S COMFORTABLE. IT'S TANGIBLE. THE WAY YOU REMEMBER GETTING YOUR NEWS.

To advertise with "Welcome to the Neighborhood" call Mary 850-399-1373 or email mary@coxpublishing.news - We offer a simple way to convey your message to every home and business in Destin. We keep it VERY simple by offering only five ad sizes; no contracts, no commitments, no hassles, no kidding!

WELCOME TO THE NEIGHBORHOOD is a community newspaper for those that live and work in Destin. The advertisers in this publication are here to support you! Please support them, as well. We mail to every home and business in the 32540 & 32541 zip codes. Although there will be copies available at some locations we emphasize that DIRECT MAIL is the primary way our advertisers reach their customers.

If you have an article, news item or calendar event you'd like to submit, email Mary or send to Cox Publishing, P.O. Box 1823, Santa Rosa Beach, FL 32459. Live outside of Destin? Issues mailed upon request at \$4.00 each in the United States only.

This Size
COLOR AD
 DELIVERED FOR JUST
1 PENNY
 Call MARY @ 850-399-1373

Dollys Ice Cream



Buy 1 Get 1 Free

This Ad Cost Only 1 Cent Per Paper!

Advertisorial: Homemade Ice Cream Shop

ELLWOOD CITY -- More than 30 flavors of ice cream are offered at Dolly's Homemade Ice Cream Shop, 105 Line Ave. in Ellwood City.

The delicious flavors are made in the shop by Rob Barry, who manages the shop with Beth Barry. Owners Jim and Cheryl Barry take pride in the shop, which they opened in 1993. Jim Barry felt that Ellwood City needed an ice cream shop again.

Dolly's Homemade Ice Cream is open seasonally, April to September, seven days a week. Hours are 11 a.m. to 9 p.m. weekdays and 11 a.m. to 10 p.m. weekends.

The shop, which has 10 to 12 employees, offers soft-serve ice cream and homemade hard ice cream. Dolly's own waffle cones and ice cream cakes are among the other favorites.

Rob Barry prides himself in making ice cream the way it should be made and the way that he would enjoy it -- with plenty of high quality goodies.

Dolly's Homemade Ice Cream Shop plans to continue to serve its products in a clean, friendly atmosphere and maybe add a new treat to its extensive menu.

(1) 33109 in Miami Beach

Your Sales Message

In OVER 16,000 Newspapers

Targeted at Your Neighbors!

Reaching Total Readers!

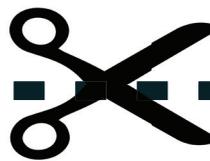
Staring at Your Ad While Reading our Content!

There's No Other Advertising That's Half as Effective as This!

48,000

2017 Sunday Coupon Insert Schedule

The 2017 Coupon Insert Schedule is provided to let you know which coupon inserts, and how many of each will be in your upcoming Sunday Paper. Sunday Paper Coupons are found in Coupon Inserts, and these inserts are provided by: (SmartSource(SS), RedPlum(RP) & P&G(PG)).



September

3 — No Inserts (Labor Day)
 10 — (2) RedPlum & (2) SmartSource
 17 — SmartSource
 24 — RedPlum, SmartSource & P&G

October

1 — (2) RedPlum & (2) SmartSource
 8 — RedPlum & SmartSource
 15 — Smart Source
 22 — RedPlum & SmartSource

29 — RedPlum, SmartSource & P&G

November

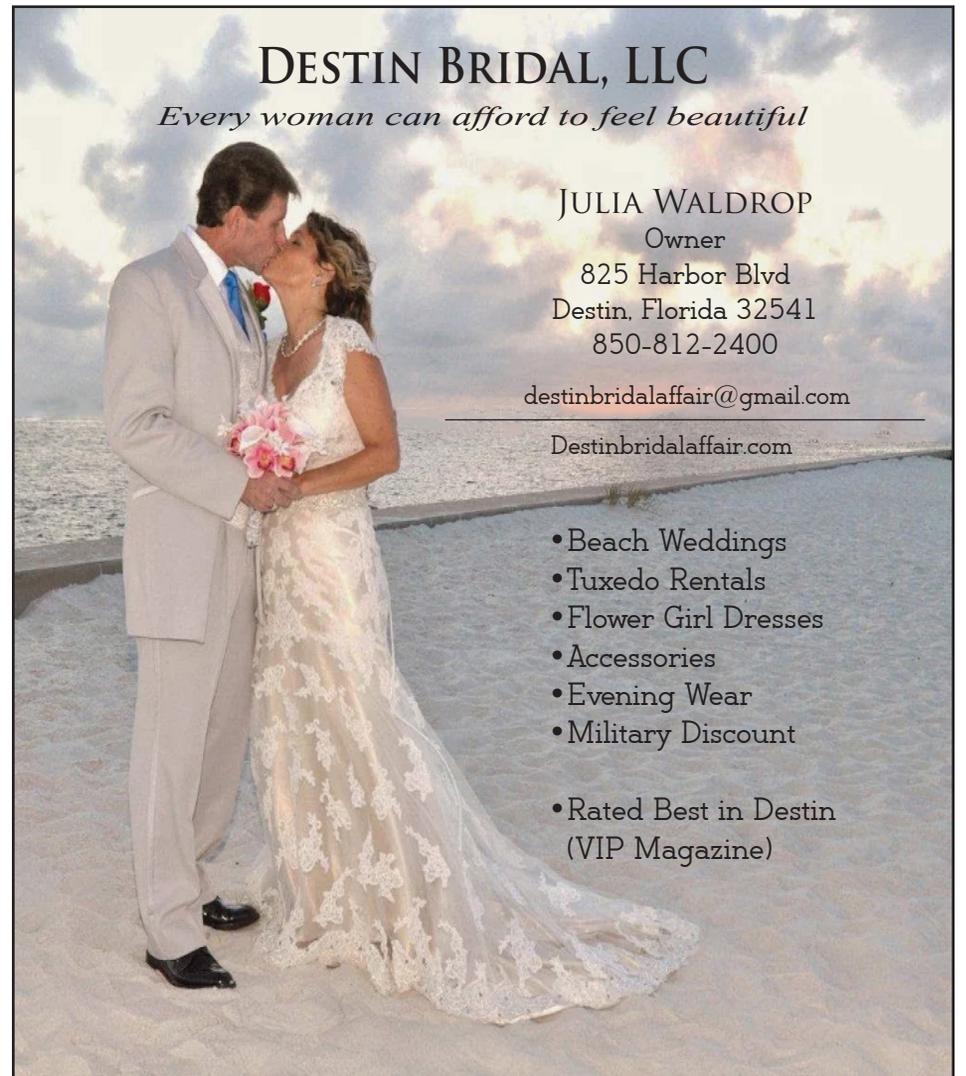
5 — (3) RedPlum & SmartSource
 12 — RedPlum & SmartSource
 19 — RedPlum & SmartSource
 26 — P&G (Thanksgiving)

December

3 — RedPlum & SmartSource
 10 — RedPlum & SmartSource
 17 — No Inserts
 24 — No Inserts
 31 — P&G

DESTIN BRIDAL, LLC

Every woman can afford to feel beautiful



JULIA WALDROP
 Owner
 825 Harbor Blvd
 Destin, Florida 32541
 850-812-2400
 destinbridalaffair@gmail.com
 Destinbridalaffair.com

- Beach Weddings
- Tuxedo Rentals
- Flower Girl Dresses
- Accessories
- Evening Wear
- Military Discount
- Rated Best in Destin (VIP Magazine)

Getting a VA Loan, What You Need to Know

Demand has been sizzling for Veterans Affairs mortgages, better known as VA loans. In fact, last year's 700,000-plus loans were more than double the agency's total from five years ago.

These low-interest loans are home loans designated specifically for qualifying U.S. military veterans, active military members, and eligible surviving spouses who are wanting to purchase a primary residence. And they offer qualified borrowers a wealth of benefits. VA loans are backed by the U.S. Department of Veteran Affairs as an effort to help qualifying individuals receive favorable terms on a home loan and become homeowners. The VA is not the direct lender that actually lends anyone money. Rather, the loan is made through a private lender (banks, savings

and loans, or mortgage companies) and guaranteed by the VA who backs the loan and reimburses the private lender if borrowers default on them. Because this provides a safety net for private lenders, VA loans are widely available and at a reasonable cost.

Advantages of a VA loan

The VA loan program offers some of the most attractive and flexible loans for military personnel, veterans and their families.

1. No down payment. One of the biggest benefits that make these loans more appealing and affordable than a typical loan is the borrower typically does not need to make a down payment. The average VA loan last year was for about \$253,000. Getting a conventional loan for that amount often requires

a down payment of at least \$12,000. FHA loans require at least 3.5% down. That's no small sum in either case, particularly for younger veterans and military families. With VA loans remaining one of the few options

for borrowers who don't have the money for a down payment, these type of loans can make homeownership a reality for active military or veterans who might otherwise not be able to afford it.

2. No mortgage insurance. A second advantage of a VA loan is

that there is no private mortgage insurance (PMI) requirement since the loans are guaranteed by the VA. Conventional buyers typically need to pay for private mortgage insurance unless they can put down 20%.

3. Flexible credit guidelines. A final benefit of VA loans is that they have flexible credit guidelines. Since VA loans were created to boost access to homeownership for veteran and military families, they're naturally more flexible and forgiving when it comes to credit underwriting. Lenders typically have lower credit score benchmarks for VA loans than for conventional mortgages.



(9) Tampa, Fla.

YOUR ROAD TO BUYING A VA HOME

You've earned it—a VA Home Loan Guaranty benefit to help you buy, build, or renovate your home with no downpayment and competitive interest rates, monthly payments, and closing costs.

The VA home loan process is quick and easy—and you can start it online today. Go to DoD/VA's website at www.eBenefits.va.gov and request your Certificate of Eligibility.

VETERAN?

BUY A HOUSE WITH "NO" MONEY DOWN!!

VA SPECIAL LOANS

100% FINANCING

CALL US TO SEE IF YOU QUALIFY!!

<https://www.valoans.com/>

START

SHOP

APPRAISE

INSPECT

PROTECT

CLOSE

MOVE IN

If you have a VA-guaranteed home loan and are having difficulty making your mortgage payments, contact VA at 1-877-827-3702. Our VA Loan Technicians are available to help.

In 2013, more than 620,000 Veterans, Servicemembers, and eligible survivors obtained loans through the VA Home Loan Guaranty benefit.



(2) Miami



Companion ANIMAL HOSPITAL & Boarding



Dr. Deb Donovan

Professional Veterinary Medical Care

Periodontal disease is one of the most common diseases we see in dogs and cats. Tartar on the tooth surface and bad breath are the first signs. Bacteria from infected teeth/gums can travel to internal organs such as the heart, liver and kidneys. Regular dental cleaning is an important part of general health care maintenance for your pet.

We are offering 20% off* all dental cleanings during the months of February and March. Call us today to schedule your pet's appointment!

• Spay and Neutering	• Complete Vaccination Care	• Indoor Boarding
• Illness and Injury Treatment	• Allergy and Skin Care	• Full Service Pharmacy
• Ear Treatments	• Complete Dentistry	• Surgery
• Ultrasound and Digital X-Rays	• Heartworm & Flea Prevention	• Modern Facilities
• Experienced Professional Staff	• Diagnostic Laboratory	• Preventive Medicine

10% Senior Citizen Discount on All Services
Visit Our Website: shallottevet.vetstreet.com






*Discounts cannot be combined. One per office visit

golden corral®

Best Buffet

in Shallotte!





plus...

We Cater!



Flame Broiled Sirloin Steak
Daily on the Dinner Buffet





1/2 PAGE AD

\$600



\$8.99

DINNER BUFFET

with beverage purchase

Mon-Sat, 4pm-close
Sun, 11am-close



Save
\$2.00!

Expires 3/31/13. Good for up to 4 buffets. Dine in only (no sharing). Not valid on holidays, with any other offer, or if copied, transferred or where prohibited. Tax, gratuity & beverage not included.



\$6.99

LUNCH BUFFET

Mon-Sat, 11am-4pm



Save
\$1.00!

Expires 3/30/13. Good for up to 4 buffets. Dine in only (no sharing). Not valid on holidays, with any other offer, or if copied, transferred or where prohibited. Tax, gratuity & beverage not included.



\$6.99

BREAKFAST BUFFET

Milk & juice included!

Sat & Sun, 7:30-11am



Save
\$1.00!

Expires 3/31/13. Good for up to 4 buffets. Dine in only (no sharing). Not valid on holidays, with any other offer, or if copied, transferred or where prohibited. Tax, coffee, soda & gratuity not included.

Gentle ^{(4) Liam} Dentists

+ Dental Emergency?
Always Welcome

From Infants to Young Adults

f Find us on Facebook

**GIANT AD
4 CENTS
PER
MAILING
ADDRESS**

**BIG AD
BIGGER
RESULT**



**MOST
INSURANCE
ACCEPTED**



**FREE \$1000 OFF
Your Special Offers Here!**

FREE

**ADVERTISING
THAT PAYS
For Itself**

Every event. Every arrangement. Every day.
Consistent, premium quality roses for every occasion

1/4 PAGE AD \$300

*All Occasion Specialists
Full Service Florist*

Bud's & Blooms Inc.

DOZEN ROSES \$12.99

WITH THIS AD ONLY! HomeTown Mall

This Size

COLOR AD

DELIVERED FOR JUST

1 PENNY

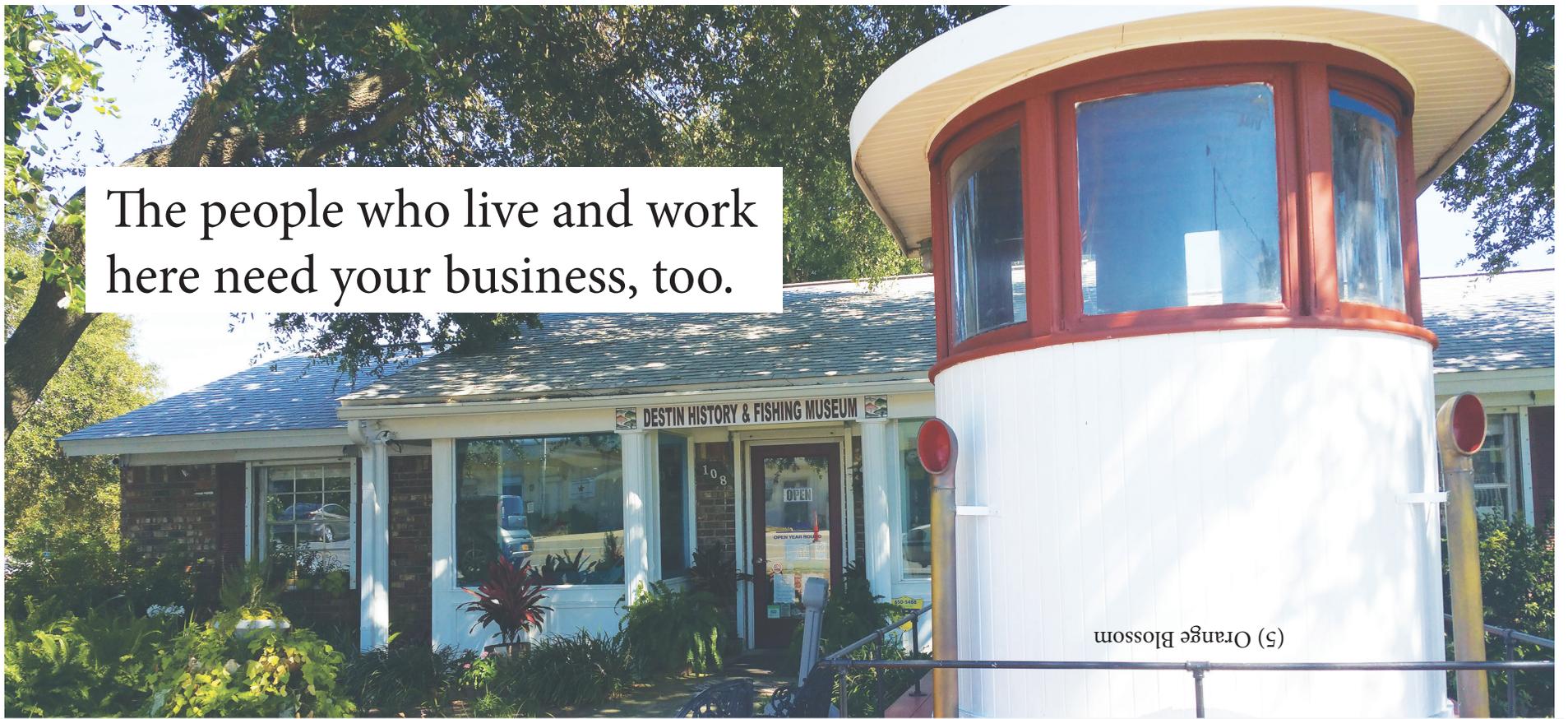
Call MARY @ 850-399-1373

State Farm

**AUTO
HOMEOWNERS
COMMERCIAL**

1/8 PAGE AD \$150

Cut Your Costs-Not Coverage



The people who live and work here need your business, too.

The Destin History & Fishing Museum contains a number of exhibits depicting the history of the town and the fishing industry in the area. Visitors can admire vintage

photographs of early Destin settlers and get a sense of what it's like to swim in the Gulf of Mexico thanks to a 100-foot long display of fish caught in the area.

Other highlights include a large collection of antique fishing rods and reels, one of which belonged to Ernest Hemingway, and a seine fishing boat built in 1925 that is

the oldest still in existence. Guests can explore the museum either on their own or with a guide.

Mex-Tex Mechanical

Heat & Air-Residential & Commercial

FREE
29 Point AC
TUNE-UP

\$19.95
IN-HOME
ESTIMATE

Superior Advertising Results!
Read Cover to Cover, Ad's Viewed Over & Over!

- Carrier
- Goodman
- TRANE
- Amana
- bryant
- LENNOX
- YORK Heating and Air Conditioning
- PAYNE Heating & Cooling
- American

FREE ESTIMATE REQUEST

FREE ESTIMATE REQUEST

ADVERTISE WITH US!



Everything's Turning GREEN!

Now Accepting New Mowing Clients!

Professional * Dependable * Affordable

- Mowing
- Bed Edging
- Spring & Fall Clean Ups
- Mulch Application
- Hedge & Shrub Trimming
- Small Tree/Leaf Removal

FREE
First Mowing

Advertise
YOUR Business
HERE



This Ad Only \$300 Tell Your Landscaper!

BC: \$75 (1/2 cent per address)

Full Page: \$1200 (8 cents per address)

1/8 Page: \$150 (1 cent per address)

- **ALL ADS ARE FULL COLOR**
- Mailed To Every Home & Business In The 32540 and 32541 Zip Codes EVERY MONTH via the USPS
- **THATS OVER 16,000 ADDRESSES**
- **No Contracts**
- **CALL MARY (850) 399-1373**

1/4 Page: \$300 (2 cents per address)

Half Page: \$600 (4 cents per address)

1/4 Page Banner Ad: \$300 (2 cents per address)