F ABULOUS RETIREMENT NCOME A CCOUNT

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#### FLORIDA

Fabulous Living On Retirement Income Daily Account

My birthday, October 3rd, 2011.

When the North wind starts howling and the temperatures begin to fall, I start thinking of warmer climates and ocean breezes. And as my suntan begins to fade, I begin dreaming of sundrenched beaches.

Soon, at the end of the year, my wife, Barbara, and I will retire from the workforce and will begin to satisfy a life-long dream of travel. Not to all parts of the world, but here in the good old U.S. of A.

Shortly, we will have the time to go where we want to and stay for as long as we can afford. We have always been campers, traveling to nearby parks for a few days or a week at a time. So, it is only natural that we will plan our retirement travel in our RV, our second home.

We will begin our travel from Maryville, Tennessee, near Knoxville. We will take the month of January to pack our RV and to prepare our home for our departure in February. And at that time of the year, our Winter will be in high gear, so we will set our sights on warmer areas.

And what warmer area is more attractive than Florida? Florida is a big state, with miles and miles of sunny ocean-front beaches and countless attractions. We have decided to travel around the entire coastline of Florida, including the Keys, and back up along the Eastern coast as far as Myrtle Beach, South Carolina, and then return to Knoxville. It makes for a nice loop, and by the time we get into the Carolinas, the weather will be warming up again.

We will be traveling in a 2010 Flagstaff Classic Superlite, model 829FKSS, manufactured by Forest River. This is an 8 foot wide, 29 foot long travel trailer with a wrap-around Forward Kitchen, which with the living room and dinette Super-Slide, form a great room. The split bathroom is between this great room and the rear queen bedroom. It offers all the comforts of home, is very roomy with the great room, has a lot of storage area, and is light enough to be pulled by a half-ton truck, yet short enough to maneuver into most camp sites. However, because we will be living in the trailer full-time, we have replaced both the chair and the sofa with more comfortable ones, the sofa having two recliners, and we have added a memory foam bed topper.

For our tow vehicle we have purchased a 2010 Ford F-150 with the extended supercab and with a 5.4 liter engine. It's just the basic pickup truck with a tow package which includes a transmission cooler and gauge, automatic sway control, brake controller and oversize extending tow mirrors. We have added a fiberglass camper shell on the bed so we can secure some of our gear, like our Coleman Roadtrip grill and our EZ-Up screenroom. Connecting the two is a 12,000 pound Equalizer weight distributing hitch. I tested this combination around the mountains of East Tennessee and found that the F150 has plenty of torque to handle the light-weight Flagstaff. I

added Helwig helper springs for some additional support for the items in the bed when the trailer was disconnected and the weight distributing hitch was not being used.

We will stay at Florida State Parks along the way as much as possible. State Parks always have a particular interest or attraction. Most are destination locations. Some are resorts offering everything for relaxation, while others offer boating, fishing, or some other activity. They all have water and electric hook-ups, and some also have a sewer hook-up.

We have spent endless hours defining our route, our budget and our agenda. We have tried to think of everything to make our trip and our absence from home goof-proof. We purchased a home security system with 24 hour monitoring, visual surveillance and motion detection, and I installed dead-bolts through the floor on all doors along with the dead-bolts in the doors themselves, and motion detection security lights all around the exterior.

We are Good Sam Club members, and have used many of their resources. We researched our destinations in our Highways and Trailer Life Magazine collections. We also contacted Florida State Parks and requested literature.

I spent numerous hours researching trip routing software and actually purchased Street Atlas 2011, Rand McNally TripMaker, and Deloren Street Atlas. I was not overly thrilled with any of them for routing our trip, and used the best parts of all three.

I routed our trip from Knoxville, down through Alabama to the Gulf of Mexico, and then around the Florida panhandle and along the Western coast, across Alligator Alley, down into the Keys, and back up the along the Atlantic Ocean through Georgia, South and North Carolina, plotting the state parks we would visit along the way.

We budgeted the cost of this trip to be \$7,500 for 75 days. We have allocated \$100 per day as follows:

= \$18 Fuel = \$24 Dining \$2 Cosmetics \$1 Medicine Clothing = \$3 Camping = \$30 Recreation = \$20 Miscellaneous = \$2

This budget did not come easily. It would have been nice to be able to do whatever we wanted to do, whatever the cost. But we knew what we could afford. It took some negotiation and give and take, but finally we agreed on something we thought we could live with.

We think this will be sufficient and time will prove us right or wrong. We have no medical needs or prescriptions, and we will purchase what clothing and cosmetics we think we will need before we leave. We have no pets.

The truck is rated for 19 miles per gallon. I have kept accurate mileage records of our truck/trailer combination around these East Tennessee mountains and surprisingly find that if we keep our speed below 55 miles per hour we can get about 15 miles per gallon of fuel when towing. I estimate the mileage of this trip to be 3,200 miles, and probably half as much again for sight-seeing. That is a total of about 4,800 miles. So, keeping our fingers crossed and figuring gasoline will cost an average of \$4.00 per gallon, that comes to \$1,280 so we have budgeted \$1,315.

Campground reservations proved to be a bigger problem. We wanted to be able to travel at our leisure, staying where we wanted for as long as we wanted, and then moving on to the next park. But when researching the state parks, I found that for this time of year, camp sites were scarce in some parks. Many so called Snowbirds, Northerners who travel to the South for the Winter, take advantage of Florida's State Park system to enjoy the warmer climate. So, we were forced to an agenda, which required making reservations for each night of the trip.

Even starting as early as we did, some of the state parks were already filled up. Especially down in the lower Keys. Bahia-Honda, Long Key and Curry Hammock State Parks were totally filled and we could not get reservations. We had to modify our agenda over-and-over again to get reservations to agree with our schedule. We were able to get reservations at John Pennecamp State Park in Key Largo. Refusing to miss visiting Key West, we decided to stay at the Sugarloaf Key KOA for exploring the lower Keys area. This resort and some state parks located in the more popular areas were more expensive than we anticipated. We had budgeted \$30 per day for camping. So after making all of our reservations, we averaged almost \$32.52 per night. We were \$183.72 over budget. And, we had not even left home yet!

Barbara and I usually have a simple breakfast, and only a light lunch. We budgeted \$25 per day for food, thinking that we will grill most nights. We hoped to take advantage of the local fishermen's daily catch, and planned to dine out only a couple of times per week.

This lifestyle is meant to be relaxing, payback for many years of long hours at jobs which we maybe didn't really enjoy, but were forced to endure to satisfy life's many cravings.

Having said that, we decided to include only those recreational activities which we would truly enjoy, and skip those that some people feel they have to include just because they visited the area. Our budget of \$10 each per day for recreation would be tight, but there seemed to be so much "free" recreation available along the beaches of Florida.

So, with the best laid plans, our preparation began.

We own our home and have family who live within 50 miles. And, we have terrific neighbors. But, we can only take advantage of them so much!

There were many chores to get done. Someone had to be commissioned to cut our grass for a couple of months. We had to arrange for our mail. I had to research how best to pay our bills. And, someone had to check on our house occasionally.

I figured out how to pay our bills by phone, charging them to a Visa card, then paying off that Visa card from my checking account by phone. I will not have to rely on the Internet or WiFi, which is rather insecure.

We will place a hold on our mail through the post office. They agreed to extend their hold length from 30 to 90 days. Our daughter will pick it up monthly and we will check with her to determine if there are any issues.

I can shut the water off at the meter myself but we will still have to pay an \$18 minimum fee per month. The utility district will turn our water off and back on for these three months but there will be a \$50 fee. Surprisingly, the cost is about the same. I decided to turn it off myself and I can then turn it back on when we return without having to wait for the utility company.

I will be able to put our garbage pick-up on hold for the time we will be gone. We have to keep our cable account active to keep our internet service, but we will reduce our programming.

My hope is that the weather will be nice enough to allow us to pack the trailer beforehand, otherwise we will have to pack items which will freeze the day we depart. We didn't make reservations for the first night. This will allow us to be somewhat flexible as to when exactly we will leave, depending on the weather. If it is bad, we may have to leave a few days earlier.

Over the next couple of months, I tested paying the bills by phone and everything seemed to be working correctly.

I installed motion sensor flood lights around the outside of our home.

My neighbor Jim agreed to mow our lawn for a reasonable amount, and my son-in-law Mike agreed to check on our house once a week.

We kept a good watch on the weather. It was unusually warm for this time of the year, but weather forecasters were predicting a change to cooler temperatures with some precipitation. We decided to leave a couple of days earlier just in case it did.

We placed our mail on hold through the post office. Our daughter Tammy agreed to pick it up each month.

I called and put our garbage on hold.

I reduced our cable programming to the basic level.

My niece was more than happy to take all of Barbara's indoor plants. They would not withstand being without water for three months and needed a new home.

I disconnected the battery from our car and put it on a slow charger. I also unplugged my desk computer and all TVs. I installed new batteries in all the smoke detectors.

Barbara emptied the refrigerators, and the ice trays, and turned the ice-makers off.

I put some of the inside house lights on timers.

I shut off the water by the meter at the street and drained the hot water heater. Just for extra measure, I could have installed a moisture sensor in the basement, hooked up with the alarm system. I think this would have been a good thing to do, but can't get it done before we leave. It is something I will do when we return and get ready for our next trip.

Barbara put disinfectant in the bathroom commodes and in the sink traps. This will keep them smelling fresh for when we return.

I adjusted the thermostat to 65 degrees and set it on heat. I figured that would be a good temperature for the Winter. When early Spring came the furnace would not even come on, and we should be back before the heat of Summer sets in.

Had we thought of everything? Probably not. I locked up the house and set the alarm system as we departed.

This is a journal of our trip. Hopefully, you will enjoy the stories of our travels, and can use them as a guide to plan your own get-away. I will tell you not only the good but also the bad experiences we have. I will not hide anything from you and I will try to describe things in a way that you can see them as we have.

If at all possible, when planning your trip, make reservations plenty of time in advance to get the good sites in the more popular state parks. I would plan at least 9-12 months in advance.

We plan on traveling at 55 mph and taking our time to reach each destination. I will write each night describing the day's events, however I will write in first person, which will seem as if I am writing as we go.

Our big day has finally come. So! Get ready! Set! Go!



Day 1 - Tuesday - Feb 7 - Oak Mountain State Park

We begin our trip on February 7th, 2012. Here in Knoxville it is 33 degrees, and the weather is dry. We load the last minute items in the truck and head out. We have waited until after daylight so we can see more clearly. We leave at 9:15 AM, and head down I-75 from Knoxville towards Chattanooga. Our plan is to drive 270 miles down to Pelham, Alabama, just below Birmingham, and spend the night at Oak Mountain State Park. Traveling at 55 mph, this should be about a 5-hour drive. But, we stop for lunch on the way down, having some sandwiches Barb has prepared beforehand. We stop again in Birmingham and fill up with gas so we won't have to do it in the chill of the morning. We finally arrive at the park at 3:15 Central Time. The trip has taken us about 7 hours total with our stops. I setup the outside items while Barb sets up the inside items, and by 4 o'clock we are taking the grand walking tour around the park. The weather is warm, about 61 degrees without a cloud in the beautiful blue sky. The park is very big and rustic, but there are few campers here at this time of year, and they are all congregated at one end of the campground. We are assigned a site among the other campers. I guess there is strength in numbers, where togetherness makes for better safety - and it minimizes the efforts for the park ranger and clean-up crew, requiring only one bath-house to be cleaned, and only one area to be patrolled, etc. The bath-house is old but clean, well used, but in need of some remodeling. The campground has a nice-sized lake with pathways leading down to it from the campsites over wooden bridges crossing numerous small creeks. The terrain is rolling but most of the sites are reasonably level and large enough for any size rig. The park is very picturesque and would be terrific for a family gathering. There is horse-back riding stables, golf, fishing and canoeing, a playground, and a most interesting elevated tree walk through a nature park where you look down on a collection of animals in their natural habitant, which by the time we find, is already closed. We would have liked to check it out. However, this park was just a stop-over to break up our long drive down to the coast, just a place for us to rest up. We had not planned for any activities here. The air cools quickly as the sun goes down - there will be no campfire tonight. Barb heats up some left-over chicken for dinner. It is an early night. We finish the evening watching a video of the Eagles Farewell Tour I concert, which we have brought with us.



Day 2 - Wednesday - Feb 8 - Gulf State Park

While working, we had been getting up at 5:00. We are in no hurry, and want to sleep in, and do sleep until about 7:30, have cereal for breakfast, then pack up and depart for Gulf Shores, Alabama. It has dropped to about 36 degrees overnight. We stop about half-way along our drive at a rest area and again for lunch, have sandwiches which Barb has prepared beforehand. The weather is definitely improving and with the solar heat coming through the windshield, it is actually very warm. We arrive at Gulf State Park in Gulf Shores near 3:00 and are assigned site 268 in Gator Circle, which is an "on-the-water" site. It is really on the opposite side of the street from sites which are arranged around, not the ocean, but a small lake. You can't even see the ocean from the campground, and is about a half mile away. Our assigned site is long and wide, beautifully landscaped, with plenty of privacy and is near the bathhouse. The park truly is a paradise. They have had a fire here a couple of years ago which has destroyed a lot of the scenery, and before that Hurricane Ivan nearly wiped it out, but they have rebuilt the campground beautifully. There are 496 sites, and, the park is totally filled to capacity - no sites are available until after April 1st. After getting all setup, we take a drive over to the ocean and find an open parking area. Most of the beach parking lots are closed at this time of year. Ours is the only vehicle. We take our first walk across a wooden boardwalk over to the ocean. The weather is a sunny 66 degrees and we have changed into short-sleeve shirts and sandals. We remove our sandals and feel the silky sand between our toes. It is such a good feeling! Barb just has to check the temperature of the water - and wades in. It is cold! After a few minutes we return to the campground and have dinner. Afterwards we take a long walk to check out the campground. The air is cooling off quickly, but it is much nicer than the climate back in Tennessee. We return to the trailer and I check the TV and find we are getting 30 channels off the antenna! We also have WiFi and I check our connectivity. Not too good, but it is free! We watch some TV and then, being tired from the drive, retire for the day.

### Day 3 - Thursday - Feb 9

We take our morning walk around the campground beginning at 7:30. The air is brisk, about 45 degrees. After ham-and-cheese omelettes we are ready to face the day. We take our coffees, put on our hoodies, and head to the Canal Trail foot path leading to the ocean. It is chilly

but sunny. We walk from the boardwalk, down the beach to the pavilion, about half a mile. The restrooms are open but the snack bar isn't. We will have to carry our coffee cups back to camp empty. And, I really wanted another cup of coffee! It is a long 1/2 mile walk from our campsite to the ocean. Next time it will be better to drive over and park, or ride our bikes. The morning stays cool into the afternoon, in the mid 50's. After lunch we take a drive in the opposite direction from the pavilion to the Gulf State Park Pier. We wanted to walk out on the pier, but they want \$2 each, and as we have walked other piers and with it being so cool, we decide to save our recreation money. After-all, there is no activity and we can see everything from the beach. We return and I sear flounder for dinner on our Coleman Roadtrip grill. The flounder isn't fresh, but is frozen fish we have brought along, however it is delicious. After dinner we stroll around the campground until almost dark, then as the air cools, we go inside and watch some TV before bed.

# Day 4 - Friday - Feb 10

Barb makes biscuits and gravy with sausages for breakfast. We take our foldable bikes out of the truck and spent the morning riding around the campground. It is a gorgeous morning with temperatures in the mid 40's. This is such a beautiful park. Everything is so manicured. Around 9:30 we leave to tour the USS Alabama. The drive to Mobile is remarkable. We take the Coastal Scenic Highway (US 98) through some of the most beautiful ocean-front communities. There are great homes with beautiful landscaping and popular tourist attractions all along the 40 mile trip. The USS Alabama is a battleship from WWII. We are able to tour each deck from fore to aft, stand next to the big guns, and then ascend up to the Captain's Bridge. It is a very informative museum and is a fitting tribute to the Sailers and Marines who served on it. We also are able to tour the USS Drum submarine, which is also docked here, going down into the belly. It is the oldest United States Submarine left in the world. Both are very interesting. It is amazing how large the battleship is and how really small the submarine is. The USS Alabama housed over 2,500 sailers and a 200 man Marine Detachment, yet the USS Drum only held 67 sailers. You really get to experience the daily life of the sailers and marines. We thought about staying in Mobile to see some of the Mardi-Gras activities, the "Celebration of the Dead", but rain is forecast for the evening. It has been a warm day, 55 and sunny. We don't want to push our good luck. We stop at Hardee's for a quick sandwich as we haven't eaten since morning. As we head back to our home away from home, Mother Nature starts kicking up her heels. We barely make it back in time to put away our outside chairs and bicycles before it begins to rain. And it does rain! Hard and furious! Another night of watching TV. It's a good thing we get 30 channels - but there's still nothing on worth watching.

## Day 5 - Saturday - Feb 11

We sleep in until 7:00. It's really hard to break the "early to bed - early to rise" habit of working folk. And because the air cools off so quickly in the evening at this time of year, we are kind of forced inside early. We would really like to sleep until about 10:00 like the rest of the people staying here but so far we have not been able to. Today Barb makes waffles with sausages. It did get cold overnight and is cool outside now - the high for the day is only supposed to be 51 degrees. And, tonight it is supposed to go down to 22 degrees! The wind is blowing, flapping our slide room awning around. Hopefully, it is attached well. No one is outside, no walkers, no runners and no bikers. There is supposed to be a Mardi-Gras parade here in the park at 11:00, with participants from the surrounding community and some of those staying in the park. We venture out and walk over to the main road. The weather has kept a lot of folks away but there is

still a good audience. The parade is coming down the street. They have musicians parading, playing the typical Mardi-Gras hymn "Oh When The Saints Go Marching In", a few well decorated floats, and many costumed street performers. All are throwing candy, beads, and stuffed animals. We keep shouting "Throw me something, mister!" as they pass. It is really enjoyable. But, it is too chilly to linger too long outside, so we return to the RV. Barb decides to clean "house" and do a small load of laundry. The laundry facilities are as new and modern as the rest of the park. We have soup and sandwiches for a late lunch/early dinner. Because it is supposed to get so cold tonight, I disconnect and drain our water hose. I don't want to ruin our trip by having our water pipes burst. At 6:30 we walk up to the activities center to watch a movie, Robert Duvall in "Seven Days In Utopia". It is a good movie with a religious theme, especially appreciated by the golfers amongst us. We start back to the camper trying to fight the strong wind and cold. Even with our hoodies and gloves it is simply cold. We just cannot believe it is this cold here. It is after 9:00 when we get back to our warm camper.



Day 6 - Sunday - Feb 12 - Big Lagoon State Park

We sleep again until 7:00 and then have cereal with bananas for breakfast. It has gotten really cold last night - down to 22 degrees. As I have disconnected our water the day before to protect our pipes, we have to use the park facilities to clean up, which to say the least are as nice as the rest of the park. We prepare for traveling and take a last long walk around the park before heading out at noon. We stay on the Scenic Highway, SR-182 and SR-292, along the ocean, over to Big Lagoon State Park in Pensacola. The drive is only 20 miles. We have been here before a few years ago, before Hurricane Ivan. As we enter the park we can see the damage which has been done. Most of the trees have been destroyed. They have had to rebuild all of the wash rooms and redo many of the campsites. We have reserved site 8, a handicapped site, which really is the best site here. It is one of three sites with a concrete drive. All the rest have gravel. The site is level, long and wide, with a lot of privacy. The wash room is just across the street. It only takes us an hour to get situated. I don't hook up the water because it is supposed to get down to 27 degrees again tonight. Better to be safe than sorry! Barb makes lunch and afterwards we take a long walk around the park and across the wooden boardwalk down to the ocean. Hurricane Ivan has claimed most of the beach area, but there is still a narrow 20 foot strip of beach along the water. Surprisingly, most of the campsites are occupied. However, this is a different clientele

from Gulf State Park - more camper than RVer. Here you see more travel trailers and fewer coaches. The campground is more rustic. It is as warm as it is going to get - about 52 degrees. The wind is still brisk making it feel cooler. We return to camp, take the truck and drive out to the pavilion and tower. Across the water from the top of the tower we can see across the bay and to the far left, if we really strain our eyes, we can make out Fort Pickens and downtown Pensacola. There are all kinds of birds in the marshes, including a Blue Heron, standing on one leg, sleeping. We return again to camp and I begin gathering firewood for our first campfire. Barb prepares dinner - chicken pot pies, not my favorite, but a good meal to have, requiring no clean-up. Afterwards I make a fire and we sit around the campfire for a couple of hours reminiscing about our previous visit here. Eventually the weather gets the best of us and we are forced inside. This is supposed to be the last night of our cold weather.

# Day 7 - Monday - Feb 13

We wake again at 7:00, our habit from going to bed so early for the past 40 years or so. We use the park facilities for showering. They are nice, modern and clean. They were built less than two years ago. Big Lagoon is more natural sand dunes and the facilities are smaller and less formal. We then take a long morning walk around the campground. It is cool but the wind has died down. It is about 40 degrees. When we return to camp I hook up the water and Barb makes breakfast - sausage and cheese bisquits. Today it is supposed to get up to only 54 degrees, but that is also supposed to be the low tonight, so, the weather is improving. Barb prepares sandwiches for our lunch and we depart for a drive over to Fort Pickens State Park, on Santa Rosa Island, in Gulf Breeze. We used to go there every Spring until the hurricanes finally destroyed it. We had been there during tropical storm Bill, and that was as close to a hurricane as we ever want to get. Hurricane Ivan destroyed the campground. But now they have rebuilt and we wanted to visit it. When we were making our reservations it was not yet open, otherwise we would definitely have stayed there for a couple of nights. Driving over to Gulf Breeze brings back many memories. We find Fort Pickens campground to be even better rebuilt than it was before. True, the trees have been completely destroyed. However some of the large Live Oaks have survived. But the campsites are now paved. We drive around the entire campground and up to the old fort. Of course, the storms have not managed to change the fort at all. What a fortress! We park by the camp store, which is only open on week-ends this time of year, and walk over the newly built boardwalk up to the ocean. The walk is shorter now, as Ivan claimed some of the beach area. Gone are the stops along the boardwalk with the resting benches, with signs describing the now nonexistent plant life. It is kind of sad because we have so many fond memories of romantic nights when we sat for many hours on those benches. But it now begins a new life, ready for new memories to begin. We take loads of pictures. We know our daughters will want to see the place, as they have many fond memories here also. We stop on the way back to camp to purchase a few groceries. When we arrive, I again search for wood and am lucky to find a few good sized logs. We sit for hours around the campfire. The night is beautiful. The sky changes from overcast to cloudy to clear and full of stars. The rain is still coming, or so they forecast. We finally turn in and have a burger for a very late dinner.



Day 8 - Tuesday - Feb 14 - Henderson Beach State Park

The rain did come, all night, and is still raining when we wake, but it is warm, about 62 degrees. It starts to let up after a breakfast of bacon and eggs with english muffins. We take our usual long walk around the campground. We don't venture too far away because it looks like it might start raining again any minute. We take our time getting ready to move to Henderson Beach State Park. We have a couple of hours to travel just 66 miles, so we stop on the way at McDonalds and have a coffee while using their free WiFi. We email everyone sending pictures, then post pictures on Facebook for all our friends to enjoy. We arrive at Henderson Beach right on time and check in. We have reserved Site 23 in Loop B, a pull-through. This state park is a real paradise! It is pristine, not even a rock out of place. Every site is a premium site, long, wide, level and very private. There is absolutely no bad site. The only limitation is that there is no sewer hookup. This park is even nicer than Gulf State Park, if that's possible. The weather is now a warm 68 degrees, but overcast. After getting setup, we change into short-sleeved shirts and sandals, and take the wooden walkway over to the ocean. Now I understand why Dr. Beach voted Henderson Beach the Best Beach In The Country, more than once! It is absolutely beautiful. Fort Pickens dims to this beach. And, the walkway is even naturally landscaped with lush plants and flowers. Words cannot describe the beauty. The weather is becoming partially sunny. Barb and I walk in the ocean barefoot. The water is cold but not as cold as we imagined it would be. It is too cold for swimming, but fine for wading. We walk about a quarter of a mile in both directions. The waves are a surfer's dream. Both the red and danger flags are flying. The tide is going out. There are only two other couples on the beach as far as we can see. We return to camp taking the long way, around each of the four camping circles. We are again reminded of what a paradise this park is. Barb makes chicken breasts and pasta for dinner. After dinner we spend some time walking around the circle again, just marveling at the lush landscape. It is only supposed to go down to 54 degrees tonight. As it begins to cool off we retire inside to catch up on the news.

## Day 9 - Wednesday - Feb 15

We can't break the cycle - we wake up again at 7:00. Barb suggests that we try to go back to sleep for awhile. In just a couple of minutes there is a terrific BANG! on the roof and we here footsteps scatter across the roof. Apparently a squirrel has jumped down on the roof and scooted

off. Oh, well, so much for going back to sleep. It is only 47 degrees and really overcast. After cleaning up, Barb makes a thermos of coffee, we grab our wind-breakers and head for the beach. Our plan is to sit by the ocean and have our coffee. So much for that. The air is just too cool by the ocean with the wind blowing. We walk back to camp, saving our beach walk for later in the day. Barb prepares our breakfast of eggs, bacon and bisquits. After breakfast it begins to warm up. We put on a sweater and walk the mile up to the park entrance, then take a leisurely stroll into the town of Destin. We walk past all the luxury condominiums on the left and the tourist attractions on the right. We pass Bubba Gumps Shrimp Restaurant and Joe's Crab House, past Pelican Beach Resort and all the other well known establishments. The weather has turned warmer and we tie our sweaters around our waists. Before we know it we have walked about three miles. The bad news is that we have to walk back! But the landscaping and sites are so beautiful we don't mind the walk. On the way back to camp we pick up a couple of pieces of wood for a fire. There is not much downed wood, and the lush undergrowth is so thick that we can't wonder off from the path. Barb makes us a lunch which we eat outside in the sun. While the temperature is now 72 degrees we again walk up to the ocean. The waves are much calmer now and we walk down the beach about half a mile and back. There is a bench near the boardwalk where we sit for awhile admiring the beauty. We finally return to camp and actually took an hour nap. The walks have made us tired. When we wake up the sky has become very overcast. I am afraid that it is going to rain again, so I make a fire for us to enjoy until it does. We have a good fire and sit around watching it for about three hours. It never does rain. At 8:30 we finally go in and Barb prepares dinner.



Day 10 - Thursday - Feb 16 - Topsail Beach State Park

We wake up to pouring rain at 6:30. The forecast is 80% today, 40% tomorrow, and 100% on Saturday. And we have to move to Topsail Beach State Park today. Looks like we're gonna get wet. But it is warm outside, about 62 degrees. Barb makes pancakes and bacon for breakfast. When we finish breakfast the rain stops. We take the opportunity to disconnect and leave for Topside Beach in Santa Rosa Beach. When we get there we have to wait for our site to be vacated. We park in the day-use area and walk down through the campground to our site. It is just barely misting. When we get to our site 26 we see that they are packing up getting ready to leave. We hurry back to our rig as they pass us on their way out. We pull in and set up. The park

is very formal looking. Barb is disappointed that campfires are not allowed unless in our own patio firebox. Neither fire rings nor grills are provided. We take a quick walk around the campground. The sites do not have much privacy. We don't want to venture too far as it looks like it could start raining at any time. Barb makes some grilled cheese sandwiches for lunch. We wait until the rain has totally stopped and then take the long sidewalk to the beach boardwalk. They do have a tram shuttle which runs every two hours. The walk is not as nice as at Henderson Beach. And they have recently done a controlled burn which makes the area look so bad. And the beach is not as wide, about 20 feet or so, but it is long. It is shared with the day-use area. We walk back to camp through the campground. There are mostly busses in the park. They do not allow anything on the grass areas and they are very strict. I decide not to put our flag out because I would have to stick the mast in the ground. They have a small pool for those guests who don't like salt water (or sharks). The store basically sells ice and souvenirs. It is about 72 degrees outside, so we sit outside and read and just relax for awhile. It is very overcast. Barb makes ravioli for dinner with Italian bread. We do have cable and WiFi. We go online and post some new pictures on Facebook and check our email. We spend most of the early evening sitting outside enjoying the nice weather. We finally go inside and watch a movie on cable TV.

## Day 11 - Friday - Feb 17

It stays warm throughout the night, only going down to 68 degrees. Our heat never comes on. We sleep until 8:00 for the first time on this trip, then grab our coffee mugs and take a very long walk around the park. When we return Barb makes breakfast of eggs with hamburger and english muffins. We don't finish breakfast until 10:30. The temperature is already 72 degrees. It is forecast to rain around 2:00, however Mother Nature gets an early start. Barb decides to do a load of laundry while it is raining. This takes about two hours. We are hoping the weather will clear up but it isn't cooperating. It is just a constant aggravating light drizzle. The only thing we can do is sit inside or go for a drive. So, we drive into Destin and have lunch at Pompano Joe's Seafood House, a really interesting place sitting right on the ocean. It looks like the typical casual sun bleached and water drenched buildings with all the tiki decorations - shells, nets, carvings. etc. We get seated on the ocean side where we can look directly out on the water, which is only about 100 feet away. We have huge Grouper sandwiches, fries and pineapple cold slaw. It stops raining as we eat, so when we finish we stroll a short distance down the beach. There is a couple getting married on the beach - good thing the rain has stopped. We drive back to camp along the scenic route, stopping to pick up a few groceries, finding the prices much higher here than in Tennessee. We decide to take advantage of the nice weather by taking a long 3-1/2 mile bike ride around Campbell Lake and over to the boardwalk. We park our bikes and walk over the boardwalk to the ocean. The water is calm and there are a few people walking along the beach. We sit on the bench and watch the waves come in and the clouds roll by. We ride back to camp and rest outside on the patio until almost dark, when the mosquitoes drive us inside. We finish the evening snacking and watching some boxing on ESPN.

#### Day 12 - Saturday - Feb 18

It only gets down to 57 degrees overnight. Again we wake to a light misting rain just enough to be aggravating. We take a walk anyway around the campground. We return to camp and have cereal and fruit for breakfast. Afterwards we try several times to take a walk to the beach, but everytime we start, it begins raining again, forcing us back inside. We finally give up, convinced that this will be a rain day. We knew that we would have these days and brought

reading material for these occasions. Barb prepares a stew for dinner and puts it in the slowcooker. They are now predicting over 2 inches of rain with strong winds. There is a tornado alert being broadcast. It is 67 degrees and the wind is beginning to pick up. I venture outside and secure anything that might blow away while Barb does some light house cleaning. Then we settle down for some serious reading. But instead of getting worse, the weather actually starts improving. It stops raining and the sun actually comes out. We immediately take advantage of the opportunity and head for the beach, but this time we take the tram. The ocean is calm and the tide is in. We walk down the beach wearing our sandals and T-shirts. I see a starfish in the water and try to get it. As I reach for it, a wave comes in and I find myself wading knee-deep in the ocean for the first time this trip. I try to make sure that the camera around my neck doesn't get wet. I don't even think of the cell phone on my belt. The water isn't any colder than the air. But I do get the starfish! In fact, I grab three. Luckily the phone doesn't get wet. It starts clouding up again so we head back toward the boardwalk. We have to walk back, staying just one step ahead of the coming rain. We make it back just in time for a presentation at 1:30 given by the park rangers about snakes - which snakes can be found in Florida and which are poisonous and which are not. The biggest danger is the rattlesnake, as it is in Tennessee, along with the Coral snake. We also view some of the live snakes they have with them. When we leave the clubhouse it is raining good. Luckily we have brought umbrellas with us. When we get back to the trailer, we decide this is a good time to take a nap! The rain lulls us to sleep. We wake after a couple of hours and Barb serves the stew she had put on this morning. It is delicious. It is now 7 o'clock and the threat of severe weather is being forecast for between 8 o'clock and midnight. I hook up our severe weather radio. All we can do is wait and watch and be prepared. We stay up for as long as we can, alternating between a movie and the weather channel. Luckily for us, most of the severe weather is passing North of us. All we're getting is plenty of rain - not much wind at all.



Day 13 - Sunday - Feb 19 - Grayton Beach State Park

We wake at 6:30 to a dry morning with a light wind. It has rained good overnight and everything is soaked. It is about 59 degrees. We walk around the campground for an hour before Barb makes breakfast of eggs, roast beef hash and english muffins. Today we will move to Grayton Beach, just down the coast about 11 miles, and still in Santa Rosa Beach. After breakfast, when Barb starts to wash the dishes she discovers that we have no water. I check

outside and notice water rushing down the street and a number of people across the street at one of the campsites. I mosey over and ask what is happening, A ranger explains that a main water line has burst and they are fixing it. I inquire as to approximately how long it will take and he says he really doesn't know. We decide to pack up and leave and do the dishes when we get to Grayton Beach. We disconnect and drive the short distance down Highway 30A. When we get there the host explains that our site 47 has not yet been vacated. So we drive out to the day use area and park. We walk over the boardwalk to the ocean. There is a very nice beach area. The weather is warm but windy, and by the water the wind is fierce. The waves are really kicking up. We walk back to the truck and drive around the campground. The people in our site have yet to pack up. The campground is made up of two loops. One loop has no sewer hookups and is the older area. The sites are nestled in amongst the trees and are very short. The other loop does have sewer hookups and are much longer and have less trees. It is a most comfortable looking campground. Our site is the only pull-through, and is very long and level. We drive out of the campground and park where we can see when the people leave. They have about 2 hours before they have to leave, and they stay until the last minute. We spend the time sitting in the truck, waiting. When they finally leave it only takes us a short time to setup. Barb makes lunch for us. Before long we are again headed towards the ocean. The weather has improved but it is still windy, and about 68 degrees. We walk the beach until we get chilled. We walk back and take a drive into the town of Watercolor. This is actually the name of the town. We are looking for firewood and ice, which we find at a small General Store. The town is really beautiful with two and three storied buildings all painted in pastel colors, like New England. It really looks like a water coloring. We return to camp and Barb prepares dinner while I shower and shave. The wind is so strong and cool that we decide to have our campfire tomorrow. It is going to be a chilly night. We watch a movie on TV then call it an early night.

#### Day 14 - Monday - Feb 20

The wind continues to bring in the cool air all night. It goes down to about 45 degrees. We sleep until 7:15 - WHOOPIE! Barb makes bisquits and gravy for breakfast. Right after breakfast we drive towards Destin to pick up a few things. We want to get it done while the air is cool and save the warmer part of the day for the beach. We find a hardware store close by and a Publix Food Store just a bit further. When we return to camp the weather is quickly improving. We take our bikes out and ride up to the beach. We walk the boardwalk out and onto the beach. There are people walking the beach, sunning in the sand (in swimsuits!), running down the beach, and even one family of four playing in the water. We walk a long way down the beach and back. Barb takes off her shoes, rolls up her jeans, and wades in the water along the ocean's edge. The sunshine is so enjoyable and feels soooo gooood! We ride back to camp and have lunch, then grab our bikes again and ride into Watercolor and Seaside. The two towns blend together. We lock our bikes and walk through the town centers, out onto the boardwalk to the public beach, and around the towns. There are numerous shops and eateries. It is a very affluent community. We ride back and rest for a while, then walk around the campground yet again. It is now about 70 degrees. Barb makes Italian sausages with red beans and rice for dinner. Afterwards I start a campfire and we sit around it until the air starts cooling off. It has been a terrific day. During the night I wake to some heavy thunder. I can hear light raindrops on the roof. I get up and go outside and place our outside chairs in the truck to keep them dry. I also take off and fold the tablecloth to keep it from getting wet. We have to move tomorrow and I don't want to pack it up wet. I return inside and let the pitter-patter of the rain lull me back to sleep.

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