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# When You Change the Way You Look at Things, the Things You Look at Change

By Aether Van Dyke

Panama City and the surrounding area have been heavily impacted by a myriad of events over the last couple of years. Hurricanes have battered the area, destroying businesses and homes alike. Economic collapses, which are happening all over America, have made their appearance known in Panama City as a result of the COVID pandemic, causing many residents to quarantine themselves for months. Because of these events, many residents in the community are often left without jobs, homes and hope, contributing to the already overwhelming population of homeless individuals that were living in Panama City previously. These individuals, in the midst of their devastation, have often found themselves in hopeless situations, turning to drugs, alcohol, or other unhealthy coping means. In spite of this, Panama City Rescue Mission (PCRM) is shining as a beacon



of hope for all those whose lives have been affected by these and other unfortunate situations or circumstances.

Panama City Rescue Mission was formed in 1973 by a group of Christian men who had a dream to provide a Christ-centered safe haven for those in need. The goal was and is to provide rescue, recovery and restoration to

individuals who have found themselves in the destructive cycle of homelessness and

> **CHANGE** continued on page 3

# Community **Policing at** its Finest

Last month the Bay County Sheriff's Office (BCSO) responded to a structure fire on Magnolia Drive at about 3:43 a.m. As BCSO Deputy Erin Williams arrived, he noticed the whole roof and the south side of the home was on fire, with the thick smoke inhibiting visibility outside the home. Deputy Williams knew the 64-year-old man who lived at the residence and knew that the gentleman struggled with both mental and physical challenges.

Although the emergency notice on the door said the house was empty, Deputy Williams saw the man's walker outside, and knowing the resident could not go anywhere without it, Deputy Williams began calling out. When he did not get a response, Depuy Williams entered the home, running as he searched for the occupant. Visibility was terrible, but Deputy Williams was able to locate the gentleman, who was sitting calmly in a chair, unaware anything was amiss. Deputy Williams explained to the gentleman that the house was on fire, he then grabbed

> **DEPUTIES** continued on page 5



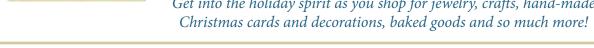


Join the PCB Senior Center for their

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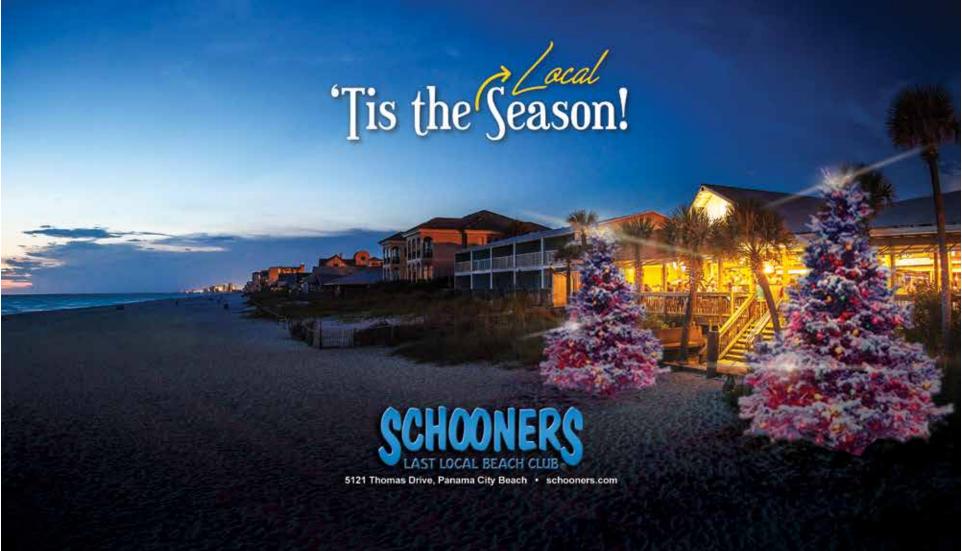


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**Community** 









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#### **CHANGE**

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poverty. PCRM provides emergency food and shelter to those who find themselves in desperate situations. This has been such a needed service for this area, as so many men, women, and families have found themselves lost when put out on the street. In addition, the organization offers further assistance for those who are truly seeking to turn their lives around. "If they are serious about changing their lives, they enter our new Life Transformation Program which focuses on the outcomes of Relationships, Health, Economic Stability, and Housing," President and CEO of PCRM, Stephen Fett, commented.

The organization credits its success to its program design and the people who implement it. Based on time-tested principles of leading a successful life, the PCRM strives to change people's attitudes by aligning their thoughts, feelings and actions toward a common objective. However, these positive changes have also come with challenges. The community's perception of PCRM is be-



ing shifted through a strategic public relations campaign, as many people remember the way it was run before the new program design. The old way of operation often left the individuals in the program with very little true, life transformation. When discussing PCRM's new model, Stephen had this to say, "Our new model empowers people to take responsibility for their results and do the hard work to change, otherwise they are exited from the program. After all, the resources are limited, we only want to invest in those that are willing to invest in themselves. The previous model fostered a Toxic Charity environment where the initial compassion and care progressed to dependence, then entitlement, and finally resentment. We never want to do for others what they could do for themselves."

The thing that really makes PCRM stand out is their incredible ability to integrate Christian beliefs and values with life success principles for high achievement. All too often organizations with similar goals to PCRM, while wonderful at displaying compassion and love towards other people, are missing the key components of giving these individuals practical tools that propel them towards a better future. Many times, these organizations are operated by people who are unfortunately barely above the desperate situation they are trying to pull others out of, and thus lack the necessary professional resources to implement a successful program. For the team at PCRM, the best thing about being a part of this organization is to watch people grow exponentially when they recognize the wisdom behind the Life Transformation Program. There is something incredibly powerful that takes place when people truly grasp the simplicity of faith over fear. Stephen put it this way, "I love to eradicate ignorance. People that lack understanding need knowledge through study. When they study the principles and apply them, their knowledge and understanding increase, and their life changes. When you change the way you look at things, the things you look at change."

Going forward, Panama City Rescue Mission plans to expand to the point they can always be meeting the new influx of people seeking assistance. The organization also looks forward to starting several social enterprise businesses, which will be operated and staffed by individuals who have come to PCRM for life transformation.

Panama City Rescue Mission has two locations in Panama City. The Gateway Men's facility is at 609 Allen Avenue and the Gateway Women and Children's facility is at 1313 E. 11th Street. They can be contacted either by telephone at (850) 769-0783 or via their website at www.pcrmission.org. Be sure to reach out to PCRM if you or someone you know finds yourself in a desperate situation. There is always hope for a better future.





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# Faces of PCB: Michael Blois...the Brits are Back!

Michael Blois (rhymes with choice) would be the first to admit that British cuisine is not known for its bold flavors. The new owner of The British Eatery – formerly known as Temperley's – at its original location on South Arnold Road in Panama City Beach, explains that, as with British humour, it's the subtlety that counts.

"British food is technically bland," he says in his north London accent, "but you actually taste the ingredients."

Blois took ownership of the restaurant earlier this year from Jeff and Stacey Temperley, who decided to remain in England after being literally trapped there for months due to pandemic-related visa restrictions. The menu, for now at least, will continue to cater to those clientele, like me, who have become addicted to it: traditional pub grub like fish & chips, battered sausage, pasties and shepherd's pie, and big juicy burgers with names like the Winston Churchill, the Drunken Leprechaun, and Jack the Ripper.

Authenticity is paramount

to Michael Blois. While doing inventory he was appalled to find German bratwurst being substituted for standard British-style sausages in the bangers and mash served at Temperley's. So there will be tweaking of the menu in short order. He may even introduce in the near future some robust Indian curries, the antidote to hearty but understated English fare.

While the pandemic is indirectly responsible for bringing the new restauranteur to PCB, it was an earlier global calamity, the Great Recession of 2008, that brought him to the States. Blois spent his childhood in Pinner, an area of north London that is also the hometown of Sir Elton John. Prior to the recession he had grown a successful business installing sound and public address systems in commercial establishments such as Starbucks franchises. The sudden economic downturn left him with no business and no home. With his two young boys and wife Julia, who was born a Yank in Virginia, he moved in with Julia's father at a place

called Gulf Breeze, Florida.

For about ten years he made a living doing what he knew best, installing and repairing anything electronic, televisions and the like. He was making a decent living and his family was thriving on the Emerald Coast. But something was missing. There was no place to get the proper ingredients any self-respecting Englishman needs in order to produce certain necessities of life – like a full English breakfast, for example.

In 2018 Blois purchased his first Florida business establishment, the British Pedlar, in Navarre. The little shop had been around for about three decades, but the new owner revitalized its image and restocked it with authentic English, Irish and Scottish products. Out with the old and in with the tea and crumpets, the Christmas puddings, the scone mixes and Cadbury chocolates.

Blois first met Jeff Temperley when the latter stopped by the shop on his way home to PCB from Pensacola. When Temperley dropped over \$500 at one go

State State

on British goods Blois knew he had met his match. Just before Thanksgiving in 2019 the British Pedlar held a grand opening extravaganza, complete with fish & chips served from Temperley's roving food truck. It created quite a stir in Navarre and both Blois and Temperley had the best sales day ever.

Before the year 2020 changed everyone's plans, Blois and Temperley had flirted with the idea of joining forces and possibly placing products from the British Pedlar in the PCB

eatery. That all changed of course when Temperley got stranded in England, unable to obtain a business visa owing to all the embassies being under lock down. Now both businesses belong to Blois.

Panama City Beach

What's next? The grand opening of The British Eatery is to take place on Thursday, the 5th of November. If this is the first you've heard of it, well, you just missed it. But no worries. Get down there and try the authentic fish & chips at your first opportunity. Check out the menu at www.britisheatery.com. When in Navarre, stop by www.britishpedlar.com. Cheers!

If you would like to nominate someone for Faces of PCB, please contact Tracy Steely, tracysteely@gmail.com, www. steelygroup.com or call 850 803 9822

















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#### **Community**

# **Charity Chatter**

#### Junior League to Host Annual Holly Fair Market November 12th to 15th

The event, now in its 30th year, will be held at the Edgewater Beach and Golf Resor. All proceeds to benefit programs impacting local women, children and families. For more information about Holly Fair, visit jlpanamacity.org/HollyFair.

#### **Axe of Kindness Nov. 12**

An Axe Throwing Competition to benefit Gulf Coast Children's Advocacy Center wlll be held Thursday, November 12th at 525 R. Jackson Blvd. from 6 – 9 p.m. Registration is \$600 per team of six. Participants may pay online at www.gulfcoastac. org or send their check to the Center's headquarters GCCAC, 210 E 11th St., Panama City, FL 32401.

#### Panama City Mission Hosts Open House to Unveil Its New Vision Nov. 20th

The Panama City Mission is inviting the general public to their Gateway Open House, Fri-

day, November 20th 11 a.m to 3 p.m, to see their new programs, people and campuses. The event will be held at their women's and Children's Campus, 1313 E 11th St. Panama City.



#### County Approves \$5 Million in CARES Act Funding

United Way of Northwest Florida has been selected to disburse \$5 million in CARES Act funding the county has received. The \$5 million of funding comes from the federal \$2.2 trillion Coronavirus Aid, Relief and Economic Security Act (CARES Act) bill in response to the economic fallout from the COVID-19 pandemic.

United Way will be responsible for identifying and vetting agency partners to eventually distribute funding to the general public. At a later date, the general public will be instructed

on how to apply for CARES Act assistance through the various agencies selected to disburse the funds.

#### Dementia and Parkinson Support Groups Meet Monthly

The Dementia Support Group meets the 1st Tuesday of every month. The topic for the December meeting will be "The Power of Music for Memory -Alive Inside."

The Parkinson's Support Group meets the 2nd Tuesday of every month. The topic for

This month is 'SpeechVive - an electronic medical device that improves loudness and communication.. The December topic will be 'CBD as a treatment option for PD..

Both meetings are held at the PCB Chamber of Commerce, 309 R. Jackson Blvd. from 9:30 to 11 a.m.

#### Fitness for Those with Parkinson's

850 Strong Rock Steady Boxing, offers fitness training specif-

ically tailored for people living with Parkinson's disease, every Monday and Wednesday 1:30 to 3 p.m. CST at Anytime Fitness, Tyndall P'wky, Callaway.

# The 2nd Annual Dementia and Parkinson's Wellness Expo is Going Virtual

The entire day will be conducted as a live webinar January 21st 2021. To register and to learn more about their lineup for both events visit dementiafamilypathways.com.

#### Big Brothers Big Sisters of Northwest Florida's Sean of the South Event is Going Virtual

The charity will host its annual Sean of the South event virtually on Thursday, December 3rd. For more information about how to purchase tickets to watch the live stream, go to -bbbsnwfl.org.

#### Support the Arc of the Bay St. Andrew Bay Center This Holiday Season

Support the Arc of the Bay/

St. Andrew Bay Center by purchasing your smoked holiday meats and Dean's Cakes directly from the organization this year. They are now accepting orders for Smoked Hilltop sausages, turkeys, hams and Boston Butts and 7-layer cakes. All proceeds in aid of the Center. The Arc of the Bay is one of Bay County's oldest non-profits serving the needs of individuals with disabilities for 63 years. Order forms for their holiday fundraiser are now available on their website www.bayarc.org.

#### **Adopt a Beach Access**

If your family, church or office would like to adopt a beach, contact Keep PCB Beautiful on Facebook @ keeppcbbeautiful. Or visit them at the Captain Anderson's Farmers' Market November 21st and 22nd.

On November 14th, the charity will host a Shredding Event at Panama City Beach Senior Center, 9 to 11 a.m.

#### **DEPUTIES**

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the occupant and started walking him out of the home. As the room filled with smoke, Deputy Williams began having difficulty seeing, and the victim was having difficulty breathing. Fortunately, that is when Deputy Clint Clemens arrived on the scene. Together, using the man's walker, the two Deputies were able to get the occupant to safety through the garage.

By that point, the house was fully engulfed in flames. EMS arrived shortly thereafter and transported the resident to a local hospital. While the fire department began extsinsghing the blaze.

Several minutes later, Deputies Clemens and Williams noticed the fire was getting close to a neighbor's property. So, they knocked on the door to warn the elderly couple that lived in the home, but there was no response. As the bushes on the property caught fire, the Deputies made a forced entry into the home and woke the couple. Deputies Williams and Clemens then helped the couple grab a few belongings and led them

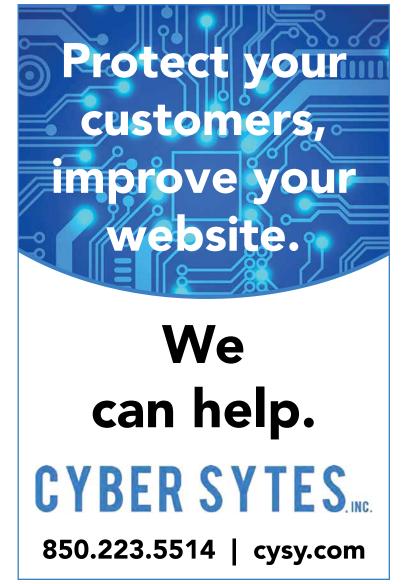


Deputy Erin Williams & Deputy Clint Clemens, committed to the Badge and to the community they serve

outside to safety. Fortunately neither were hurt and the fire was contained.

Commenting on the heroic actions of his Deputies Sheriff Tommy Ford said; "Every day in our county deputies put their uniforms on accepting the fact they could face any number of dangerous situations that could take their life. I am so proud of Deputies Erin Williams and

Clint Clemens who met the challenge and, with no hesitation, saved three lives today. And I am grateful to the firefighters who also met danger head on. They contained and doused the fire and kept the neighborhood safe. And to EMS who treated and transported the first victim to medical care. This is but one example of Public Safety at its best for Bay County."





# **School Spirit: Breakfast Point Academy**

By Clinton Whitfield, School Principal, Breakfast Point Academy

Welcome to Breakfast Point Academy, home of the Stingrays! At Breakfast Point, we believe in "Every Ray, Every Day!" We are the only public K-8 school in Bay County, and we are dedicated to meeting the needs of our students, our staff, and our community! We are an "A" school as designated by the Florida Department of Assessment and Accountability. We are so happy to be back in school with all of our Stingrays!

At Breakfast Point, we believe that all children are capable of learning, and our teachers have done such an amazing job of helping our students reach their maximum potential. We realize that these are unprecedented times, but the Stingrays are taking unprecedented measure to learn, achieve, and succeed. The benefit of being a K-8 is being able to offer a wide array of opportunities for our students!

For our elementary students,

we are able to offer opportunities to engage in the Arts, Science, and also Community Services. Our 5th grade students are able to join the Art Club and Choir, and we are also in the early stages of creating a MakerSpace in our newly revamped Media Center. We are also in the process of creating an afterschool STEAM club through partnerships with community members. Anchored 4 Life is an opportunity for some of our 4th and 5th grade students to connect youth while building transition and resiliency skills. The club provides opportunities for peers to enhance social skills, learn leadership skills, build character, improve self-esteem, and integrate into their commu-

Our middle school students are afforded many opportunities to excel, whether it is in the classroom, on the field, on the stage, or in local, state, and national competitions. Last year, our Beta Club received honors on the state level, and one of our 6th grade students







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placed 6th in the nation for the Language Arts Competition. We also excelled in our local and regional MathCounts and Invention Convention competitions, as well as securing accolades at the state FFA competition. Our students had the most awards at the Tom Barefield History Fair, and we had students go on to place at the state level, and we were the only school in Bay County to receive such honors. We offer CTE courses with the possibility to obtain industry certifications, and we also have a Drone Club that grants unique opportunities for our students. We also offer Band, and we are always so proud of their talents as the represent BPA. We offer a full lineup of sports, and our Boys Soccer team went undefeated last year and never gave up a goal.

We have also been selected to pilot a program known as the Florida Civics and Debate Initiative, and we are excited to be involved in something so important to our youth. We have also been recently designated as a PBIS Bronze Level School, the first in BPA's history! We promote positive behavior initiatives through following our RAYS pledge: Rays are- Responsible, Accountable, Young Leaders, Showing Respect! Breakfast Point Academy is not only a school, we are a community of learners. We help each other, and we help our community through service projects such as the recent assistance with Rachal's Recovery to provide goods and supplies to those affected by the recent hurricanes.

As we embark on another school year, we are excited to work together to learn, achieve, and succeed. One school, one heart, one vision... Every Ray, Every Day! #RaysRise







# PCB Completes its First Ever Community-wide Survey

By Mayor Mark Sheldon

It is a good thing to periodically take the pulse of the community and see what the residents think about local government and the services it provides. The recent survey, conducted by National Resource Center, a leading national research firm for the public sector, gave us great results and helped us identify our strengths, weaknesses and opportunities, as perceived by the public. These opinions, as well our recent Strategic Planning process, provide the roadmap for the City's

Survey respondents had high praise for those elements of the City that have to do with our quality of life and livability. Eight-nine percent ranked Panama City Beach as an excellent

or good place to visit. Eight in 10 of those surveyed praised our shopping opportunities and seven in 10 said PCB is an excellent place to live and retire. Seventy-one percent of respondents said we have a good or excellent quality of life. To many of us who call Panama City Beach home, this comes as no surprise.

Residents also praised our water resources, with 72 percent believing the overall quality of our natural environment is excellent or good. This is important because we have to take care of our number one resource and community asset – the beach.

Public safety was also very highly ranked by our residents who responded to the survey. Ninety-six percent said they feel save in our neighborhoods and another 91 percent said they feel safe in commercial areas. This is great news for our City, as communities with high crime, or the perception of being dangerous, do not continue to grow and

We also asked residents if they are in favor of a citywide beach lifeguard program to keep our residents, visitors and responders safe. An overwhelming 73 percent said a citywide program is very important or essential. The City continues to work to security condo, HOA and hotel partnerships to help expand our beach safety pro-

We were very pleased with the results when we asked you to rate individual services of the City. Public safety ranked the highest, with 87 percent of residents saying fire services are excellent or good and 78 percent ranking police services as excellent or good. Also ranking over 70 percent as excellent or good were ambulance/EMS services, fire prevention, and emergency preparedness.

Our parks, recreational programs and public library, were also ranked excellent or good by more than 70 percent of respondents. Our water and sewer services, debris pick up and garbage collection were also ranked excellent or good by more than 70 percent of those surveyed.

While the City has its challenges in the areas of traffic, mobility and commercial and residential growth, we continue to work on those issues, forging partnerships and developing relationships with agencies like the Florida Department of Transportation and Bay County.

We can all appreciate having a very good quality of life on the beach. We have a lot to be thankful for. As we move into the holiday season especially, we are grateful for our breathtaking sunsets, our mild winters and being able to call our beautiful white, sandy beaches home. We are grateful we live in a safe community with excellent fire, police and parks services. And we are optimistic life on Panama City Beach will continue to improve, that we will move past the COVID-19 pandemic and life will return to normal.

I wish all of you a blessed holiday season.



# Panama City Beach Welcomes New Deputy Fire Chief



Panama City Beach Fire Chief Ray Morgan has tapped Battalion Chief Justin Busch for his old job as Deputy Fire Chief.

"I am confident he will serve the Department well and will be an asset in the future growth and development of this Department, both internally and externally," said Morgan. "I want to say thank-you to all the applicants. It was humbling to see the number of talented fire personnel who wanted to join our Department."

Approximately a dozen applications were initially received for the post, left vacant after Morgan's promotion to the Chief's position in August. The Civil Service Board narrowed the selection to three, which also included PCB Fire Capt. Jacob Gorman and an outside candidate. Three more rounds of interviews were conducted Thursday.

Busch said he is humbled by the promotion.

"I am grateful for the support of our City's leadership, our Fire Chief and especially our Department members. The team's belief in our vision is what propels us to success," he said. "I look forward to this opportunity."

Busch joined the PCB Fire Department in 2003 after having served as a volunteer with both the Callaway and Parker Fire Departments. He began volunteering while a student at Rutherford High School. He worked his way up through the ranks from Firefighter-EMT to Lieutenant and Captain before being named Battalion Chief in 2016. In that role, he supervised the 16-member A Shift.

He holds an Associates of Science degree in Fire Science from Gulf Coast Community College and has obtain numerous certifications including Flor- Laboring and Mastering Esida Fire Instructor II. He is also a graduate of the elite training course FLAMES (Firefighters

sential Skills), where he serves on the advisory board and is an instructor.



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# Scam Alert: Seniors Beware

The Bay County Sheriff's Office (BCSO) has issued an alert regarding a Bay County telephone scam.

According to the BCSO, the scam begins with a telephone call in which a man identifies himself as a Lieutenant or Captain with the BCSO. The scammer then informs the intended victim they have an outstanding warrant for missing jury duty and are in danger of being arrested. In order to avoid arrest the victim is instructed to pay a fine by purchasing gift cards. The victim is to place a cash value on the card equal to the fine and then call the scammer back and give him the code on the card so he can access the

Sheriff Tommy Ford wants

to remind the public that the BCSO will NEVER contact anyone to ask for money to avoid arrest on a warrant. If you receive a call like this, please disregard and call the BCSO to report the incident. Any request of payment through the use of gift cards should be a red flag and is most likely a scam.

#### Community



By Julie McConnell, UF/IFAS Extension Bay County

My favorite time of year has always been the fall. College football, lower temperatures and humidity, and approaching holidays are seasonal activities I start to look forward to as soon as the thermometer hits 90. Just like some people enjoy hot summer months while others prefer the cool of fall and winter, our annual color plant palette has preferences, too.

Annual flowers and foliage plants fall into two general categories: warm season and cool season. Warm season annuals are typically sensitive to hard frosts but perform well during the spring and summer. Examples of warm season annuals are begonias, impatiens, coleus, zinnias, and vinca. If your home has a warm microclimate (sheltered from winter winds or near a large body of water helps) then you may be able to grow warm season plants yearround with just reduced growth in the winter. However, if your landscape gets exposure to winter winds and frost can settle you may want to consider switching

# Let's Get Growing with Julie Winter Color in the Garden

to cool season annual color this month.

Here are a few frost tolerant plants to consider for your landscape to offer color through fall and winter!

#### Ornamental Cabbage and Kale

Just as this is the ideal time to plant edible cabbage and kale in your vegetable garden, you can also use ornamental versions of these plants for your landscape. The ornamental versions aren't very tasty, but their foliage is outstanding. Variations of straight edge or ruffled leaves, and colors that include all shades of green, white, cream, purple, and even pink tones are available. Be sure to check tags for mature width and spread and give them space to expand – some can get over a foot wide and tall!

#### **Swiss Chard**

This brightly colored ornamental plant can be eaten or just display showy colors in the garden. A few cultivars I like are 'Bright Lights' which has green leaves with green, orange, or red stems and 'Rhubarb' which has red leaves. You can harvest the leaves and stems and it will grow back repeatedly if given adequate water and nutrition.

#### **Snapdragon**

Snapdragons are a great way to add some vertical in-





terest and color to your winter garden. Spikes of brightly colored flowers bloom all throughout the cool season in Florida. There are many sizes and colors available, so be sure to check the label for mature size – some get 2-3 feet tall! These taller varieties make a wonderful backdrop for compact flowers and foliage plants. Flower colors range from white, yellow, pink, red, lavender to orange.

#### **Pansies**

Pansies thrive in cool weather and full sun. Be careful not to overwater pansies since they are susceptible to several fungal diseases that are favored by extended periods of wet foliage. Pansies have compact green foliage growth topped by large colorful flowers in white, blue, yellow, orange, purple, red, or black. Many varieties have a distinctly different center or 'eye' color.

Violas or Johnny Jump-ups

This close relative of pansies has a smaller, more delicate looking flower. Although not as showy as pansies, violas tend to be a little easier to care for so may be a better option for busy gardeners. Available in similar colors as pansies.

Swap out your warm season annuals for cool season plants a few weeks before the first anticipated frost date to ensure they have enough time to get established before a severe cold snap. Late October to mid-November is a good time to plan to make that transition in Panama City Beach

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# Witches on Bikes Ride Was an Enchanting Success

On October 24, over 260 women participated in the second Annual Witches Ride, held in Bay Point, one of the areas hardest hit by Hurricane Michael. The residential community lost thousands of trees and what was once lush, fertile ground, full wild animals is now a barren wasteland. Monies raised from the charity ride will be put right back into the community to reforest the area.

This year the ride attracted 261 riders, up from a 165 last year

Commenting on the event, organizer and participant Susan Mason said, "The floats from the Ride were unimaginable, and individual bike riders dressed to the hilt! The golf cart decorations were outstanding! Despite everything that has been going on this year, we still managed to pull it off and we cannot wait for more riders to join us next year for round 3!"









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**Community** 

# **Addressing Food Instability in Bay County**

By BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

Food instability is a real challenge for thousands of families in our community and Bay District Schools is determined to do all we can to help!

For the third year in a row since Hurricane Michael ravaged our community, Bay District Schools has been able to offer all children a free breakfast and a free lunch at school thanks to a waiver from the U.S. Department of Agriculture (USDA). At some elementary schools, children can also take advantage of a free afternoon/early evening meal when participating in our after-school programs.

While thousands of children take advantage of these free meals each day, we know that there are still hungry children in our community and that's troubling. We can offer the most innovative, supporting learning environments at our schools but it's a fact that hungry children cannot focus on academics.

According to the U.S. Census Bureau, nearly 11 percent of Americans faced food instability during the month of September. In Florida that number is even higher with 13.1 percent of Floridians reporting trouble securing food on a regular basis (msn.com).

The situation locally is even more troubling according to the United Way which tracks families who are characterized as ALICE — Asset Limited, Income Constrained, Employed. United Way notes, "ALICE workers educate our children, keep us healthy, and make our quality of life possible, yet do not earn enough to support

their own families. ALICE households are forced to make tough choices, such as deciding between quality child care or paying the rent, which have long-term consequences not only for ALICE, but for all."

As you can see from the most recent chart available (2018 statistics), 33 percent of the families in Lynn Haven are characterized as ALICE and 49 percent of the families within the city limits of Panama City were in that same group. Approximately 36 percent of beach families are considered ALICE compared to 38 percent in Southport and 50 percent in the Youngstown area.

So what this means is that we know our families are struggling and we know that food instability is real in our community. Free meals at school are a component of the solution but we know that even those don't address all of the needs. And that's just one of the reasons why we're proud to partner with Mercy Chefs to assist in the delivery of free, fresh food boxes throughout our community.

These food boxes, which often also contain milk, cheese, bread and chicken, are available at countless sites throughout the week to anyone in need ... there's no paperwork, no ID required and no income verification. You can always check the BDS Facebook page for the latest schedule for Mercy Chefs and there are plenty of other organizations in our community who are sponsoring their own food drives, mobile pantries and distributions. You can call United Way's information line, 2-1-1, to get more information.

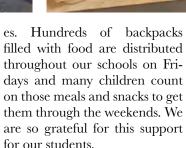
Food instability is also the reason why we partnered with



ChartwellsK12 back in March when schools were closed to ensure we were keeping the food flowing into our community. With about 40 buses on the road at one point, and 12 school-based pick-up sites, we served close to ONE MILLION meals from March to August of this year. We were able to keep this program going thanks to the generous support of the Bay County Commission/Bay County Emergency Services who funded the transportation piece all summer long. When we partner together, we can accomplish GREAT things!

We had never before implemented an innovative "meals on the bus" program and I am immensely grateful to all of the employees who made that happen. This program was logistically challenging, new to us and very labor intensive but our employees made it work.

Many of you are already doing your part to help with food instability by contributing to the "Blessings in a Backpack" program through your church-



Our teachers and administrators are also on the front lines of our efforts to curb food stability and I know they spend countless dollars of their own money to ensure they have a snack stash for those students who are late to school and miss breakfast or those who just can't quite get enough to eat throughout the day. I wish they didn't have to do that but I know them and their love for their students and I know for sure the need exists in our community. On that note, if you're ever out buying groceries and notice a great deal on individually-packaged snacks, there's not a teacher in our county who would not gratefully accept your donation! And you could rest assured that your donation will be going directly into the hands of hungry

children in our community.

Food instability is a significant barrier to education and it's something that impacts children throughout our community since the pandemic. Families that were stable before March are now facing job losses, evictions and other unexpected financial challenges and their access to food has changed. As a community, however, we can change the lives of our neighbors by contributing to those organizations who support families with food instability, by making direct donations of our own and by talking with friends and neighbors about solutions and concrete actions.

Our children deserve to live in a community where they have ready access to the food they need. BDS is so proud to be just one of the many community agencies working towards that goal. We appreciate your support and the hard work and dedication of all of our employ-

Together, we CAN make a difference!





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# Season for Giving at the Bay County Sheriff's Office

By Sheriff Tommy Ford

Even as the summer of 2020 slips into the rear-view mirror, the Bay County Sheriff's Office is gearing up for the busiest time of year in terms of not only keeping all Bay County safe, but caring for disadvantaged children in Bay County in two special ways. Operation Thank-FULL and Project 25 will feed and provide Christmas toys for hundreds of children that might otherwise have very little for the Holidays.

Project 25 began forty years ago when a few deputies discovered a family on Christmas Eve that had been burglarized and left with no Christmas gifts for their kids. The deputies pooled their resources and purchased

not only toys, but a Christmas tree for the family. In this way Project 25 was born.

Cash donations for Project 25 are collected all year but especially during the fall, as well as donations of new, unwrapped toys for children 10 years of age and younger. The names of children in need are submitted to the BCSO through the Bay County school system with the help of school guidance counselors. The BCSO will have a shopping night this year on December 8th at Walmart in Lynn Haven. Beginning at 6pm volunteers from the community and BCSO employees will spend the cash donations to purchase additional toys. Each child will get a bag of toys se-



lected just for them to open and enjoy on Christmas morning.

2020 is the second year for Operation ThankFULL. Last year, 1,000 families received a box of food for the Holidays. This year, the program has

grown, thanks to the generous contributions of many people and businesses in Bay County. The names of the families with children in need this season, will again come through the advice of Bay County Schools. Deputies will begin distributing food to homes just before Thanksgiving and the giving will continue until Christmas.

To help make Christmas possible for a family in need, please make cash donations to Operation ThankFULL and Project 25 at the Bay County Sheriff's Office at 3421 N. Hwy 77. The office is open 8am to 5pm, Monday through Friday. Project 25 is also accepting donations of new, unwrapped toys, and Operation ThankFULL is accepting non-

perishable food donations. Your donation, no matter how humble, will make a big difference in a child's life.

2020 will undoubtedly be a year not soon forgotten, for many stressful reasons. By working together, we will make it a memorable one in a positive way for hungry families struggling to provide Christmas for their children. Thank you, Bay County, for making a Merry Christmas a reality for so many families over the last forty years of Project 25, and now feeding them as well through Operation ThankFULL. We really do live in a special place filled with giving people!

# Panama City Beach Turtle Watch Helps Species Thrive

By Heather Bennett

Every summer during your trip to the beach you probably came across a few small staked out areas that were taped off. As some of you may know, these are turtle nests. About 90% of sea turtle nesting in the US takes place in Florida, and one of the most popular species to nest here is the Loggerhead turtle, which is listed as an internation-

al endangered species, making taking care of turtle nests here a necessary duty.

We have a group of volunteers known as the Panama City Beach Turtle Watch, who monitor our beaches from St Andrews State Park to Camp Helen State Park. Since 1991, every year from May 1st to October 31st, which is turtle nesting season, these volunteers check for signs of turtles coming to shore to nest, identifying nests and marking them, looking for sigs of turtles or hatchlings in distress, and excavating nests once they have hatched.

Sea turtles will travel thousands of miles to lay eggs on the same beach every year, possibly returning to the same beach where she was born. Turtles will leave wavy tracks on the beach to and from their nesting site on dry sand. The average incubation is 63 days with the earliest hatching at 50 days. Once the eggs hatch, the hatchlings begin their journey out to sea where only 1 in 1,000 will make it to adulthood.

One of the most important things we can do to help increase successful nesting and survival rate, is to leave the beach clean, dark and flat. Turtles coming to nest, as well as hatchlings trying to find the water, can get caught in towels, blankets, chairs, toys, and anything else left behind on the beach. They also use the



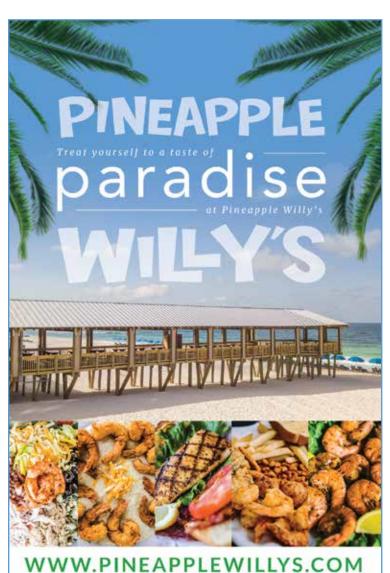
Courtesy of Panama City Turtle Watch, www.turtlewatch.org

reflection of the moon and stars on the waves to find their way to the water. Bright lights along the beach can disorient them and cause them to go the wrong way and become lost. Turtles can also get caught in holes on the beach and exhaust themselves trying to get out. It is important to remember to pick up after yourself, fill in any holes in the sand, shut off all outdoor lights and pull the curtains shut after sunset. If you must use a light, use a red light or red filter.

A decline in Loggerhead population due to threats of pollution, getting caught in shrimp trawls and fishing gear, and climate change, has a rippling effect. Loggerheads are an important "keystone" to the survival of other species in their ecosystem that depend on them. Over 100 species can live on their shell, and the remains of the invertebrates that the Loggerheads feed on, fall to the ocean floor and become nutrients for other species. Loggerheads have been on earth for 110 million years and it's imperative that we help this endangered species live on.

The Panama City Beach Turtle Watch works diligently to make sure as many nests are undisturbed as possible, and hatchlings have every opportunity to make it to the gulf. Unfortunately this year, some nests were washed out or flooded by tropical storms or hurricanes. While we can't control Mother Nature, we can control what we can do to help these turtles and assist these volunteers. Always remember to keep the beach clean, dark and flat. If you notice a nesting turtle or any hatchlings, you should call the Panama City Beach Police's non-emergency number 850-233-5000. The police will contact The Panama City Beach Turtle Watch to take care of the nest and turtles. Disturbing a nest is a federal offense.

If you are interested in volunteering or learning more about the Panama City Beach Turtle Watch, you can visit their site at turtlewatch.org.





# Is A Physical Therapist in Your Circle?

# Why You Should Add One to Your Healthcare Team

By James B. Cox, PT, CEO THERAPY I ONE REHABILITATION CENTER

With health in sharp focus as a result of the pandemic, now may be a good time to look at the team of experts you have in place and see if there are any improvements you could make. You probably have a family doctor, dentist, and optometrist. Maybe you have some specialare trained to treat pain without surgery or medications. If you have back pain, an arthritic knee, neck pain, or an old injury that won't go away, a physical therapist may be able to help.

#### **Physical Therapists keep** you healthy

The APTA goes on to say that "Physical therapists work with individuals to prevent the

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ist physicians, a trainer, or a massage therapist. If a physical therapist isn't a part of your healthcare team, you're missing out on taking care of a big part of your health.

#### **Physical Therapists help** you perform everyday tasks

The American Physical Therapy Association (APTA) defines physical therapists as "health care professionals who diagnose and treat individuals who have medical problems or other health-related conditions that limit their abilities to move and perform functional activities in their daily lives." So physical therapists help you do things that cause you trouble. That could be going for a hike, playing golf, household chores, playing with your kids or grandkids, or getting through a day of work without pain.

#### **Physical Therapists reduce**

Chronic pain is a huge problem worldwide. A big part of that is low back pain. Statistically, around  $80^{\circ}$ % of people will have low back pain in their lifetimes. Physical therapists On Your Healthcare Team

loss of mobility before it occurs by developing fitness-oriented and wellness-oriented programs for healthier and more active lifestyles." That means that a physical therapist can help you determine your risk for injury, choose the right exercise program, and improve the quality of your life by improving your health and ability to move.

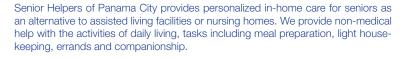
#### **Physical Therapists can** help you live longer

It's well known that the risk of many of the leading causes of death can be reduced by exercise. Some of these conditions would include heart disease, cancer, lung disease, diabetes, and stroke. By helping you move better with less pain, finding the right exercise program, and helping you to make healthy lifestyle choices, a physical therapist could help you live longer. Physical therapists are highly trained and possess a unique set of skills and expertise that can do a lot to improve your health and quality of life. If you don't have one, consider adding one to your healthcare team!

Source: Private Practice Section, APTA Why You Need A Therapist

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# Medicare Open Enrollment is Here! What's Next?



By Michael Roth

It is finally here again — Medicare Open Enrollment, or more precisely, the Annual Election Period (AEP). Every year, from October 15th to December 7th, Medicare eligible folks can do pretty much anything they want with their coverage. I have addressed many of the details of those options before, but simply put, you can add, drop,

or change virtually any plan and change to or from any insurance company.

Piece of cake, right? Wrong! The reason is many folks do not want to relive the information overload they experienced when first becoming eligible. Remembering the volume of phone calls, emails and mountains of regular mail would understandably send anyone running for cover!

Please know, this time will be different. First, you now have had some time to experience what the plan you originally selected can or cannot do for you. Were you happy with the premium? Were all your doctors in the network? Were all your prescriptions covered at a reasonable cost? Did you receive any of the extra benefits like Dental, Vision, Hearing, Tele-Health, At Home Care, Caregiver Sup-

port or Over-the-Counter cash allowances?

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2021.

The problem for many folks becomes: where can they get this information without re-igniting the aforementioned onslaught. The answer is YOU need to initiate contact. That means calling your current agent or broker and/or finding other sources of information.

Calling Joe Namath will likely cause that onslaught to re-ignite as the company he represents simply gets you to call so they can SELL your information to some agent willing to pay to get access to you. In fact, many of these types of advertisements do exactly the same thing. Call them all and get ready to buy the jumbo size mailbox and voicemail box!

Instead, look for advertising from local folks you know who will be able to get you what you are looking for. They WON'T SELL YOUR INFORMATION to strangers. This simple tip will allow you to rest assured, you will not be overwhelmed again.

Once you have decided which person or place to call, do it; but be ready to answer a few questions about what you currently have, what you are paying, and what it is you would like to improve or change with a new plan. Also, make sure you are ready to answer questions about your doctors and prescriptions, so you can make sure what you are moving into will provide you all the benefits you expect. You are looking for no surprises. So also have a few questions of your own!

The bottom-line message is

this: do not be not afraid. This time of year (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment.

Reach out and consider how you can possibly make things better for you. Your health may change from year to year but your need for excellent health insurance remains a constant.

Follow these simple steps and make 2021 your best health insurance year yet!

Michael Roth is a qualified, licensed agent with Florida Health Connector providing Florida Blue Medicare throughout the state and is based in the Bay/Walton & Okaloosa County area. He has been in the insurance industry since 1984 and can be reached at (850) 899-7003.

# Why the Flu Vaccine is More Important This Year

By Heather Kretzer,
Public Information Officer/
Public Services Manager,
Florida Department of
Health in Bay County

The Florida Department of Health in Bay County (DOH-Bay) is urging residents to get vaccinated against the flu as soon as possible. Getting vaccinated if you are healthy helps to protect our most vulnerable populations. Until there is a steady vaccine supply against COVID-19, the way to help prevent these two viruses from circulating at the same time is to get your flu vaccine now

"In just a few minutes, we can all do our part to protect those who are more at risk and reduce the burden on our health care system", said Sandon S. Speedlling, MHS, CPM, CPH, Administrator and Health Officer, DOH-Bay.

DOH-Bay is now offering flu vaccines for children ages 6 months to 18 years of age at no charge through the Vaccines for Children program. DOH-Bay also offers adult flu vaccines for \$36.24 and high-dose flu vaccine for \$69.77. Vaccines are available by appointment only. Call 850 872-4455 and follow the prompts for an appointment.

#### Flu Vaccine is a Healthy Choice

The Centers for Disease Control and Prevention (CDC) recommends everyone six months and older get a flu vaccine every year. This year, the CDC underscores that flu vaccine is more important than ever to protect yourself and the people around you, and to help reduce the strain on health care systems responding to COVID-19. Also, having the flu and COVID-19 at the same time

could lead to a negative outcome.

According to the CDC, during the 2016–2017 flu season, vaccination prevented an estimated 5.3 million illnesses, 2.6 million medical visits and 85,000 hospitalizations. Every year, flu vaccine reduces severe illness for people with chronic health conditions like asthma, diabetes, heart or lung disease.

Flu vaccine protects pregnant women and their newborns and infants for several months after birth. For children, flu vaccine can be lifesaving. Flu varies from mild to severe illness, but children often need medical care when sick with the flu. Children younger than 5, and children of any age with certain long-term health problems, are at higher risk for flu complications like pneumonia, bronchitis, and sinus and ear infections.

Flu Vaccine and Older Adults

Immune systems become weaker as we age—this puts people 65 years and older at a higher risk for serious flu complications. About 70 to 85 percent of seasonal flu-related deaths in the United States are people 65 years and older. On average, this age group accounts for 50 to 70 percent of flu-related hospitalizations.

## Flu Vaccine has a Good Safety Record

Hundreds of millions of Americans have safely received flu vaccines over the past 50 years. Each year, the CDC works with the U.S. Food and Drug Administration (FDA) and other partners to ensure the highest safety standards. Flu vaccines are made using killed flu viruses or without flu virus at all—it's a myth that you can get flu from a flu vaccine. Some people who are vaccinated still catch the flu, but the vaccine

serves as protection against severe symptoms and illness.

The Healthy Habits that Stop the Spread of Covid-19, Stop the Spread of Flu

Keep washing your hands with soap and water for at least 20 seconds to help stop the spread of germs—if soap and water aren't available, use hand sanitizer with at least 60 percent alcohol. Cover your mouth and nose with a tissue or the inside of your elbow when you cough or sneeze. Regularly clean and disinfect "high-touch" surfaces in your home, school or office. And if you're sick, contain those germs and stay home!

To learn more, visit Bay.FloridaHealth.gov.

Sources: Florida Department of Health and Centers for Disease Control and Prevention

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By Dr. Richard Chern, MD

I used to get stressed over small stuff. A lack of plans or a last-minute change would make my head spin. Events I had no control over could keep me from sleeping and I struggled to get active. I felt exhausted by the end of each day and woke up each morning to repeat this endless

## It's Not All Downhill From Here

cycle of fatigue and irritability. I would tell myself to start eating right and get into shape, but it would just never happen. I felt like I couldn't engage in life or conquer the day. I would have been happy to just accomplish one item on my list, but it seemed like it just never happened. Finally one day, everything changed.

As a traditionally trained physician, I looked at anti-aging, hormone optimization, supplements, etc., as a scam or just not good medicine. So, when I was approached to get bio-identical hormone treatment, I was highly suspicious and even antagonistic about the idea. I had my labs drawn so many times looking for a problem, but they were al-

ways "normal." What I didn't realize was that "normal" and "optimal" are two very different things. My life changed drastically when the hormones kicked in four weeks after my treatment started.

All of a sudden, the everyday stresses lightened and my outlook improved. I was sleeping better at night and more awake during the day. My energy level increased and I just started going outside more. As weight started coming off, it encouraged me to eat better.

Over the last nearly 10 years of being treated, I have been more active than I have ever been in my life. I feel better than I ever have and I tell people I feel

like I'm aging backwards. Everyday life challenges are still there, but they just don't seem as big and it's getting difficult to even remember the little things that used to bother me.

I understood this was something spectacular. So, I stopped everything else and opened a clinic to provide the same hormone services to my patients. I've now been providing BioTE hormone therapy longer than any other physician in the region and currently help train other physicians how to do hormone therapy properly. We have patients who fly in from Europe, Asia and all over the U.S. to get treated at our clinic. We are the largest BioTE provider and the

only Platinum BioTE provider in the region. To top it off, I believe I have the best staff I could ever ask for. They are knowledgeable, hard-working and keep me on my toes. I'm so thankful to have them.

Hormones, thyroid and vitamin deficiencies have so much more impact on our lives then we think, and the difference between a "normal" level and an "optimal" level can be life changing.

Dr. Richard Chern, MD is currently accepting new patients so if you are wondering if you might benefit then give us a call and don't forget to vote for us for Best in Destin. 850-837-1271.

# Animal Care Center Offers 24/7 Emergency Care The Number Every Pet Owner Needs to Know

By JOANNE MACPHEE

If you have or have ever had, a pet, then you get it. They are a loved and cherished member of your family and you will do almost anything to make sure they are provided for, safe, and healthy.

So, when they get sick or injured, it's like any other member of your family, you want them to get help, and you want it then and NOW. There may not be a 911 service for pets, but there is Animal Care Center on Front Beach Road. Open 24 hours a day, seven days a week, including holidays, Animal Care Center is the oasis in the middle of your desert of despair.

The clinic actually handles all of Bay County and the surrounding areas after-hour veterinary needs. Unable to provide the service themselves, local vets rely on Animal Care Center to handle their after hour's emergencies. It is a unique partnership that seems to work well, explains Animal Care Center's Managing Veterinarian, Dr. Matt LeBleu.

"Like most medical professions, there is a shortage of veterinarians nationwide. Add to that the difficulty in finding vets willing to work night shifts and holidays, and it is extremely difficult to keep a practice staffed and open 24 hours a day." Dr.

LeBleu adding, "Most local veterinary practices in town have only one, maybe two vets, making it nearly impossible for them to offer ongoing, after-hours care and maintain a normal life. So, we fill the gap, providing around-the-clock service for their clients as well as our own."

In most instances, once an animal has been treated for an emergency at Animal Care Center, they are referred back to their regular vet for follow-up care. However, in cases where it is necessary to hospitalize a pet, Animal Care Center is able to provide that all-important continuum of care, until the animal is able to safely return home.

Animal Care Center is a fully-equipped veterinary facility, with four full-time vets, offering both standard and emergent care. However, as Dr. LeBleu explained, animals in need of very specific, specialized care may have to be referred to other facilities which have board certified specialists. "The local veterinary community is committed to providing the very highest standard of care, and we each have our areas of expertise, but as with treating humans, there are times when specialist care is required and if we are not equipped to handle the situation then we will refer a client to the proper provider."

We never know when a pet crisis may arise, but having Animal Care Center's number stored in your contacts is one way to ensure help is never far away. So do it now, 850 235 2877. Animal Care Center is located at 8501 Front Beach Road, next to the Promenade Mall





#### Time with Wine: The Year That Was

At Kwiker Liquor they know that the key to having a great selection of Fine Wines, is knowing a great selection of Vintners and Winemakers. And they take pride in cultivating these relationships to bring the very best to their customers on the Beach and beyond. This month we



will explore the year gone by, with Kent Humphrey, Wine Maker and Co-owner of Eric Kent Wines

I didn't want to write about the record-setting fires out here on the west coast, I really didn't.

As I sat down to tell a

more romantic story – about sweeping vineyard views, gorgeous colors, wonderful harvest smells, intense friendships, the 18-hour days, the adrenaline and the thrill of making something magic – it just didn't feel right. The reality is many small wineries are facing an existen-

donnay for a summer day by the ocean. A delightful rosé that always hits the mark. Juicy, spicy, fruit-forward Pinot Noir for a five-star gourmet meal or just because you're in the mood. A bold and rich Syrah for a chilly winter's night. We are even about to introduce our first two

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tial crisis. For the little guys like us who have poured our hearts, our souls and every last penny we have into pursuing the dream of making world-class wine to share with family and friends all across the country and around the globe, the onetwo punch of a pandemic and the worst fire season in California history will push many to the brink. Sadly, it may have sealed some producers' fates already. Even if vineyards were not in the direct path of the flames, smoke has threatened an enormous amount of the crop. Our family operation will harvest no more than 50% of our grapes this year and we count ourselves among the lucky.

How will the growers with destroyed crops survive? How will winemakers with no wine get by? Somehow, through one challenge after another, we always seem to find a way. We are a creative, passionate and resilient bunch, and every time we hear about you celebrating the joys of life with the product of our labors, it always seems worthwhile.

Our tiny Eric Kent team finds never-ending pleasure crafting something for just about every joy you can imagine. A crisp Sauvignon Blanc or lively CharCabernets and some stunning red blends. I could go on endlessly about all the wines we lovingly raise from grape to glass and perhaps I'll have the chance to do exactly that in person on one of my many visits soon. I certainly hope so!

Yet here I am writing a story about the fires after all. Why? Because wine is stories, and this is ours right now. It's a terrible truth that will have lasting impacts on our entire industry and on many wine lovers drinking choices – for years to come. How could I not share such a tale? After all, my favorite thing is to share a glass or three and swap real life stories for hours. Wine is full of cultural history and personal past. There are countless stories in every bottle, and by the end of the evening, so many more coaxed out among friends. Ever since we began back in 2003, there have even been stories on our bottles, told by the many artists we feature on the labels. Ultimately, this is why we do what we do to create stories that weave the colorful fabric of our lives and make memories that will live on long after the bottles are empty.

This is 2020, a vintage story for the ages.

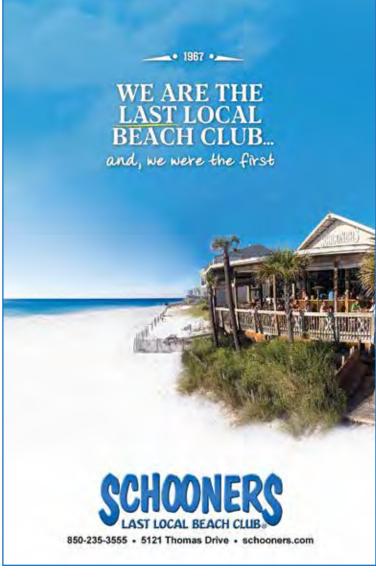


# ISO: PCB's Best Bloody Mary

The origin of the Bloody Mary revolves around two of the world's greatest bars. The tale begins in the roaring twenties at a famous New York Bar, in Paris (later known as Harry's New York Bar), one of Ernest Hemingway's favorite haunts. There, bartender Fernand 'Pete' Petiot is said to have conceived the first rudimentary version. After prohibition Petiot moved to the U.S. where he refined his invention at one of my favorite bars, the King Cole Bar, located in the St Regis Hotel in New York. There, in 1934 it is said Pete enhanced his creation by adding a few dashes of salt, pepper and cayenne, along with Worcestershire Sauce and lemon juice, to the vodka and tomato juice, which he served shaken over crushed ice.

The story of how the cocktail got its name is as unclear as the libation itself, but my favorite version of history is that Pete named it so, after a patron remarked that it reminded him of his girlfriend Mary who was a dancer in a cabaret called a Bucket of Blood. No matter the history, today the Bloody Mary is one of America's most beloved cocktails... perhaps that is because we can drink it, guilt free, before noon! Cheers to the Bloody Mary and Panama City Beach's Annual Bloody Mary Festival!







**Dat Cajun Place** 8501 Thomas Drive, PCB | (850) 588-5314 datcajunplace.com

From the first sip to the last slurp, try it and you'll soon discover why our Bloody Mary is the Best In Town... and we have the trophy to prove it! We aren't giving any secrets away, but let's just say there might be a dash of good old Cajun voodoo magic in the mix.





#### **Schooners**

5121 Gulf Drive, PCB | (850) 235-3555 schooners.com

Schooners Loaded Shrimp and Bacon Bloody Mary is legendary. It's a drink that practically doubles as a meal. The best thing about it is... every Last Local Beach Club Bloody comes with a downright spectacular view! Everything is better on the beach... everybody knows that! As a matter of fact, this just might be the best place on the planet.

#### The Wicked Wheel

10025 Hutchison Boulevard, PCB | (850) 588-7947 thewickedwheel.com

At The Wicked Wheel, you won't just get a Bloody Mary - you'll get a Wicked Mary! The Wicked Mary is one of the signature libations at The Wicked Wheel. Made with 3 ounces of copper distilled Tito's vodka and Whiskey Willy's Bloody Mary mix, the Wicked Mary is garnished with greens and served ice cold in a souvenir glass for you to take home.



#### **Barefoot On The Bay**

1201 Beck Ave, Panama City | 850-785-8761 www.barefootrestaurants.com

Barefoot On The Bay serves up some of the best Bloody Marys in town! Grab a Bloody Mary and pair it with one of our daily specials from \$12 Gator Baskets on Thursdays to \$12 Fish and Chips Baskets (featured) on Fridays. Open daily at 11 AM and located directly on St. Andrews Bay for prime sunset views.

#### Off the Hook

5711 N. Lagoon Drive, PCB | (850) 238-8832 othpcb.com

Bike, boat or drive to Off the Hook 7 days a week and start your day with our OTH Bloody Mary. Deep Eddy Vodka & Zin Zang Bloody Mary Mix are the foundation for this local favorite and you can dress it up or down from there! Our House Bloody is served with green olives and celery, or you can upgrade to our OTH Loaded Bloody, with pickled okra, bacon, pickles, jalapenos & bacon... brunch worthy if you ask us!





# Mike's Café & Oyster Bar 17554 Front Beach Road, PCB | (850) 234-1942

mikescafeandoysterbar.com

Everything at Mike's is classic and their bloody mary is no exception. Made with traditional ingredients and salt, black pepper, cayenne and just a touch of Worcestershire. Our family has been serving old friends and making new ones since 1971. Open everyday 11 a.m. - 9 p.m., with lunch starting at 11 a.m. Happy Hour 2 - 6 p.m. everyday.

#### **Christo's Sports Bar & Grill**

2903 Thomas Drive, PCB | (850) 708-1878 www.christossportsbar.com

At Christo's, we first rim your Bloody Mary glass with our own black magic seasoning, and then use a pepper vodka to give your taste buds a wake up call. Next, we add a Charleston Bold & Spicy mix with a beef straw for extra flavor. Lastly, we add olives and pickled okra for a little mid-morning snack. Join us on Sundays for \$5 Marys and mimosas.





#### Paparazzi Gourmet Deli

2810 Thomas Drive, PCB | (850) 588-8244 Paparazzideli.com

Viva l'Italia! A fun spin on the traditional Mary, this exotic creation features a zesty meatball encased in a savory garlic knot delicately resting on an oversized slice of pepperoni. Spicy and a little naughty (truly Italian!). An-

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# Go Ahead...It's OK to Make Thanksgiving Fun Again!

By John Trubia, EXECUTIVE CHEF, PAPARAZZI GOURMET DELI AND CATERING

I have been cooking for my family and friends my entire adult life and I always prepare what I can ahead of time. That way I get to enjoy being with everyone instead of stressing in the kitchen.

Every caterer works ahead of a planned event and there is no reason you should not do the same for the upcoming holidays. Trust me on this, make ahead sides, gravy, dressing and deserts will change your entire perspective on holiday entertaining.

So, how do caterers achieve that 'just cooked' freshness? The secret is simple - freeze it! Yup, freshly prepared foods, cooled then frozen promptly in airtight containers will dethaw and warm in the oven, or in chafing dishes, as fresh and flavorful as any vou cooked from scratch that day. Possibly even better, as they won't have been sitting



around all day on the stove or countertop waiting for late guests to arrive.

The key is freezing your food properly. It is absolutely crucial that you remove as much air as possible. A vacuum sealer is a great investment if you plan on preparing make ahead meals on a regular basis. But in a pinch, sealed plastic bags are a great substitute. Just make sure you push out as much air as possible. If the item is too big for a bag, use cling film, but again press it tight against the food removing any air barrier that could crystalize and damage the food.

Lay bagged liquids, like soup and gravy, flat on sheet pans till frozen, then you can neatly 'file them away' without using up too much room in the freezer. It's also important to clearly mark everything so you know what's what on the day.

If you are warming everything through in the oven, make sure the dishes are covered tightly with foil (and please don't forget to take off the plastic wrap first!). Personally, I prefer us-

ing chafing dishes, and sternos. They are not expensive and can be purchased from most large box stores. They warm more gradually and will keep food warm throughout service and into second helpings, without drying it out or scorching it. Just make sure to keep plenty of water in the base. It also frees up the oven for the turkey. Just think, that could mean you don't have to get up at silly o'clock to put the bird in the oven, so it's out in time to cook everything

Another great advantage to making ahead meals is you have time to fail and repeat. Don't like how the mashed potatoes turned out? Just make them again. Gravy too lumpy or too salty? No problem, you have time to make everything perfect.

Freezing is also a great way to avoid leftover overload. You don't have to eat all your leftovers in five successive days. Cut the turkey off the bone in small manageable slices. Put some aside with some dressing and cranberry sauce, for Friday and Saturday sandwiches, and put the rest into portioned controlled bags, add a little chicken stock, date and label each bag and freeze flat. Bingo! You have turkey ready to thaw and serve for several months to come. Same with all your sides. Take it from a Pro, having homemade gravy on hand at a moment's notice can be life altering, so keep that I mind when deciding how much to make in the first instance.

Food is all about bringing people together, not tearing us apart as we fret and stress over every little last-minute detail. So, go - get a head start on this year's holiday cooking and make it a truly Happy Holiday!



# **Upcoming Events:**

#### **IRONMAN 70.3 Gulf Coast** and IRONMAN Florida -**November 7th**

What began as a challenge between groups of Navy SEALS has since become one of the most recognized endurance events in the world. Panama City Beach has proven to have the best combination of temperature and terrain for this

competition, making the Florida edition of the challenge one of the most popular races on the circuit. For more information, visit https://bit.ly/2FtzFcq.

#### **Coastal Social - Thursday, November 12th**

Dive into the holidays with friends and family at this second annual event, to be held 5:30 to 7:30 p.m. at Legendary Marine, 4009 Thomas Drive. Featuring holiday cocktails, live entertainment and a raffle benefiting Girls Inc

#### **Emerald Coast Cruzin' Car Show - November 11-14th**

The bi-annual car show at Aaron Bessant Park is perfect for families and features thousands

of hot rods and classic cars. For more information, visit https:// bit.ly/2SRoBcl.

#### **Virtual Beach Home for the Holidays - November 27th**

A great holiday tradition for the entire family, locals and visitors alike can spend the day after Thanksgiving kicking off the holiday season with this year's virtual Beach Home for the Holidays Facebook Live event, including a magical Christmas tree lighting. The 38-foot Christmas tree and holiday decor will be set up around Aar-



on Bessant Park for everyone to enjoy through the month of December. For more information. visit https://bit.ly/2Ix94MP.





Arts & Music

# Profile of an Artist

# Jamie Zimcheck, Beyond the Seascapes

Bay county might be best known for its beaches, but there's more to this popular Gulf Coast destination than sand and magnificent sunsets. Explore beyond its sandy frame and find an arts scene that eschews prints of sea turtles and sand dollars in favor of more contemporary pieces, like those of local artist, Jamie Zimchek. A transplant from the West Coast, Zimchek spent time as a journalist, travel writer, and lecturer, before succumbing to her strong artistic impulses. She studied oils under a realist, but strayed wildly, and now describes her mixed-media works as "abstract amalgamations." Though inspired occasionally by coastal scenery, she sees art as something more than seascapes. "For me, art is a kind of analysis, or reframing of information, so it has that component secondary to the art itself," says Zimchek.

Her latest series, Redacted, now on view at Amavida in St. Andrews, approaches this idea with fresh perspective. At first glance, her painted images appear to be skyscapes done loosely in shades of black and white, interrupted by patches of hand stitched, or hand drawn, color. Conceptually though, the series is also intended to explore the human instinct to overlook and remove information that doesn't fit one's personal narrative, and plays with the issue of censorship. It's important to her that art be thought-provoking, and consciousness raising, without falling over the fence of polarization. Another of her projects, a piece titled We Are All Made of Stars, is up through November on a local billboard, part of a Cultural Arts Alliance of Walton County initiative.

When Zimchek isn't busy getting paint all over everything, you can find her working on a line of minimalist, modern jewelry, available online, and at select locations in Seaside, San





Francisco, and Atlanta, or a collection of hand-painted clothing in collaboration with designer Nicole Paloma. "I find this really inspiring connection between art making, fashion, and metal-working," she explains. "I know some people prefer to

stick with one medium, but I love the interplay between different ideas and how they translate into paint, or silver and gold, or silver and gold paint - just all of it."

This general enthusiasm for the arts at large is something she wants to foster, especially in our tourism-driven region, where a significant portion of the population is transient and might not understand the importance of our permanent community. "In the midst of a pandemic," Zimchek adds, "it's more important than ever to remember the things that can bring us together, and I'd like to think that art might be one of those things."

Find more of Zimchek's work at www.zimchek.com, or find her jewelry on Instagram @jamie-zimchek.



# Emerald Coast Theatre Company Continues its 8th Annual Season with Three New Productions

Tis the season to be grateful for ... live entertainment and the Emerald Coast Theatre Company has plenty in store for theatre goers this month.

"We love the season of giving. What better way to show the ones you love you care than to enjoy an evening of family-friendly theater. We are proud of our talented ECTC theater kids. They are passionate and put their entire hearts into their efforts on stage as well as behind the scenes," says Nathanael Fisher ECTC co-founder and producing artistic director.

First up, the Company will perform Annie Kids! ECTC's Educational Theatre's elementary students' program will present one of Broadway's most beloved family-friendly musical comedy classics; Friday, Nov. 6 at 7 p.m. and Saturday, Nov. 7 at 2 p.m. and 7 p.m. at ECTC's location at Grand Boulevard,

Sandestin. The Company then takes the show to the Florida Chautauqua Theatre, in DeFuniak Springs Saturday, Nov. 21 at 7 p.m. and Sunday, Nov. 22 at 2 p.m.

Tickets to Annie Kids are \$12 per person in advance and \$15 at the door. Proceeds benefit ECTC and its Theatre Education programs.

Next on the Playbill will be Legally Blonde Jr.: The Musical. Performances will be held Thursday, Nov. 12 and Friday, Nov. 13 at 7 p.m.; Saturday, Nov. 14 at 2 p.m., 4:30 p.m. and 7 p.m.; and Sunday, Nov. 15, 2 p.m. and 4:30 p.m.

Tickets to Legally Blonde Jr. are \$15 per person in advance and \$18 at the door.

On Tuesday, November 17 ECTC's new Professional Theatre Second Stage will present The Listening Lounge featuring Longleaf Drive. The performance starts at 7:30 p.m.

"We are thrilled to add an entirely new live series with The Listening Lounge," says Fisher.

"Longleaf Drive has an old time, bluegrass band vibe, and they love to improvise, so you'll hear some real Florida fresh pickin'. They are also known for playing many traditional tunes, as well as some classics, their song list ranges from the Grateful Dead to Jimmy Martin, with many stops between, and some originals to top it off. We invite everyone to come on out, kick back, enjoy a cold beverage and great local music."

Tickets to The Listening Lounge are \$22 for adults; \$20 for seniors/military; \$18 students.

Tickets for all performances may be purchased online at www.emeraldcoasttheatre.org.



www.christossportsbar.com



# Planting Hope:

# A Mother Finds Her Voice After Losing Her Child

By Debbie Edmondson Board Member, A New Day

Without hope we will perish! I have heard this my whole life. Until we are faced with the perish part, it makes no sense. Loss is a loss, whether you are dealing with the loss of a roof from a hurricane, loss of a parent, child or friend, or simply the loss of hearing.

When we lose someone or something precious to us, what keeps us from perishing? Losing a child is a loss like no other. Even the good days for a bereaved parent are harder than anyone can even imagine. You want to hug your child and talk about your child, but learn that when you do talk about your child, gone too soon, you tend to make others feel uncomfortable. Why? Because others do not know what to say or do.

About six months into my grief, after losing my daughter, I decided that my grief would never go away, but it is what I had to do with my grief going forward, that would prevent me from perishing. I had my faith and I felt God pushing me to plant some seeds.

You see, my daughter died from an accidental overdose.

Yes, I just wrote the feared word ...OVERDOSE!!! Here I sit three years beyond writing her obituary and I realize that she had to die so another could live. How can a mother say this, much less believe it?

My grandparents, and their ancestors, were farmers. They planted many seeds, watered them, nurtured them and harvested them. These seeds often endured harsh weather, some surviving, some not. The seeds that survived and were nurtured did so because someone planted them, that same someone cared for them, and that same someone saw those seeds through to harvest. One seed, one caregiver, one life springing forth and suddenly life and recovery be-

We can wallow in our losses and in our fears, or we can start each new day by planting a seed to help ourselves and to help others. Our harvest may not always be plentiful, but there will always be more seeds to plant.

The seeds I choose to plant today are the seeds to fight the stigma of addiction. So, what is



Debbie with her daughter Katie on Easter Sunday 2017

stigma? Stigma is a mark of disgrace or shame, associated with a particular circumstance or quality or person. To be specific, it is something folks in recovery become all too accustomed to experiencing. For them, stigma presents itself in words they hear over and over... 'No, I will not hire you. No, I will not rent

to you, because you have tattoos and piercings, you have been in jail or in prison, you are a felon.' Many veterans suffering from PTSD and others suffering from emotional, physical or sexual abuse have nowhere to go where they feel safe or accepted because of the stigma associated with their disease or circumstance.

Yes, my daughter was an addict, but she was a responsible addict. She was educated, she educated others. She was never arrested, or in trouble with the Law. But my daughter, at age 29, died from a disease, the disease of addition. She could not help herself and I have made it my life's mission to be her voice for others fighting this disease, planting a seed so that those suffering from addiction can help themselves.

Each of you reading this article today are in recovery from some type of loss, even if you do not realize it. It is time to start

planting seeds, seeds to nurture not only ourselves, but seeds to nurture others. We cannot recover without the community coming together, helping each other, one person, one seed, at a time.

In closing, I would like to take this opportunity to give a shout out to A New Day, a local transitional Community Resource Center, located just off Front Beach Road. Each seed we plant at A New Day gives every man and woman a second chance at life. A New Day has saved my life and given me an opportunity to save another, and an opportunity to be my daughter's voice. We all have a story. Stop by and share yours. Be the voice for our community. Most of all, let's start each day and make it A New Day, if not for yourself, for another! It is time to harvest Hope for our commu-

Hope differed makes the heart sick, but desire fulfilled is a tree of life. Proverbs 13:12

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ENGLISH, AMERICAN - 92%, Ephrayim
NORWEGIAN - 90%, Gad
POLISH - 90%, Naphtali
FINNISH, SWEDISH - 90%, Yissakhar

And when the Heavenly Father talks to Yahsryl in the Tanak (Old Testament)

#### HE IS TALKING TO YOU!

Please visit our website for more information HouseofYahuwah.org

# SeeLife Participants Announced

Earlier this summer the City of Panama City Beach partnered with the Sunshine Art Center to create 'Seelife' a public art display.

Interested participants were invited to submit a design proposal based on a number of criteria. The Sunshine Art Center received a total of 30 entries, making the selection process both exciting and very difficult. However, judging on aesthetic value; appropriateness to location, diversity of style, scale, medium and artistic expression, authenticity, whimsy, and imagination the following have been selected:

#### **Dolphins**

Hutchinson Beach Elementary Breakfast Point Elementary Panama City Beach Fire and Rescue Nate's Sanitation Michelle Jones Arts

#### **Turtles**

TAAA, Tyndall's Active Airman's Association The Sunset Club Beach Art Group Community Bank Christopher Berry Arts



In making the announcement Sunshine Art Center Executive Director Hele Balance Ferrell noted, "This is just the first step, SeeLife is a continuing project, designed to showcase the talents of our citizens and the beauty of our community here on Panama City Beach. We look forward to more and greater community participation in the future."

Musing

#### The Bear

By Sean Dietrich

I'm watching the Alabama-Missouri game. I'm eating boiled peanuts. It's the first time I've seen college football since the pandemic began some 300 years ago. To say I'm happy is like saying the Pope is an okay guy.

I'm ecstatic.

I don't want to get all mushy about Alabama football because I don't want to be "that" kind of fan. You know the one I'm talking about.

The football fanatic whose conversations are always about sports. A guy who, even if he is at, let's say, a baby christening, will talk about the importance of a well-formed wishbone offense.

These are men so painfully obsessed that they name their kids after head coaches.

So, I'm not going to tell you how I was born during Coach Paul "Bear" Bryant's farewell game, the last of his career. A game in which the Crimson Tide smeared the Fighting Illini into proverbial skidmarks.

Neither will I tell you about how, during the instant I drew my first breath, my father was facing a delivery-room television that broadcasted Paul Bryant's final game.

I won't tell you how when my father heard a newborn baby crying, he was so moved by paternal emotion that he sincerely said, "Ssssshhhhhh! It's third down!"

What I will tell you is that my father liked Alabama's head coach.

Who didn't?

Paul William Bryant was born in the late summer of 1913 in a sleepy Cleveland County, Arkansas backwater. His hometown of Moro Bottom wasn't even a town at all. Only seven families lived in the community. All dirt farmers

Paul was a large, lanky baby. He had feet like rowboats, hands like ball gloves, and a stern, righteous face that looked like he helped write the Ten Commandments.

He was the eleventh of twelve births, and friends said he was a fearless human being.

When I say "fearless," I mean that in his boyhood, Paul once wrestled a bear in a traveling circus-sideshow tent. The animal nearly ripped off his ear, earning him the nickname "Bear." His was a generation that grew up during a toilsome time. It's hard to imagine just how difficult those years were in America. But make no mistake, they were godawful.

They were decades that formed men out of toddlers. A trying period that makes our modern-day pandemic look like a trip to the dentist.

The Great War was on in Europe, killing 20 million. Meanwhile, the Spanish Flu was taking another 50 million. Then came a Great Depression. Suicide rates were climbing higher than ever. Big-city bankers were leaping off tall ledges.

Dust storms were murdering the Heartland. Poverty-stricken sharecroppers were migrating to keep from starving. And the wars just kept coming.

This was the America he grew up in.

As a kid, Paul's father was sickly, and his mother had too many children to handle. They were bone poor. She simply couldn't afford to feed a teenage buck with a bottomless appetite. So Paul went to live with his grandfather in the nearby crossroads of Fordyce.

It was there, in an unassuming American hamlet, that football history would be written in the Arkansas mud. When 13-year-old Paul discovered a pigskin ball, tied with twelve evenly-spaced white laces, it would become his reason for breathing.

Paul said it happened like this:

"One day, I was walking past the field where the high school team was practicing football. I was in the eighth grade, and I ain't never even seen a football before.

"The coach naturally noticed a great big ole boy like me and he asked if I wanted to play.

"I said, 'Yessir, I guess I do. How do you play?'

"Coach said, 'Well, son, you see that fella catching the ball down there? Well, whenever he catches it, you go down there and try to kill him.'

The following Friday, Paul was on the field in a uniform.

The big-limbed kid didn't know the difference between a goal post and a "Reader's Digest." But he played hard. And he hit hard enough to dislocate your pride.

His teachers said he was a crummy student—he didn't even

graduate with his classmates. He failed a language class, and struggled in his other subjects. But on the field he was Michelangelo.

He led his rag-tag high school toward a perfect season in 1930, snagging the Arkansas State Championship. College talent scouts began crawling out of the wallpaper to find this six-footfour hick from the sticks.

One such scout offered Paul an athletic scholarship to the University of Alabama. And so it was. Paul Bryant began his life in Tuscaloosa. It was the biggest city he'd ever known. A metropolis, by all means.

They say he played ball like his face was on fire. In one par-

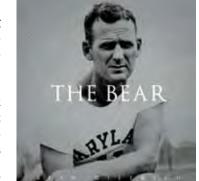
ticular 1935 game, for instance, Paul played with a broken leg and still managed to help Alabama to a 25-0 victory over Tennessee.

But wait, what am I doing?

I told myself I wouldn't talk about football. And just look at me. I'm boring you with statistics, obscure dates, and stories that are making you snore.

I apologize. I swore to myself that I wouldn't tell you about Paul Bryant's 25-year tenure as coach of Alabama, wherein he racked up six national championship titles and 13 conference championships.

I wasn't going to tell you about how on the day of his retirement, the dirt-poor country



boy from Cleveland County had grown up to hold the record for the most wins of any collegiate coach

And I definitely wasn't going to tell you that my middle name is Paul











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Musing



By DAVE HOLLAND

Then He took the five loaves and the two fish, and looking up to heaven, He blessed and broke them, and gave them to the disciples to set before the multitude. So, they all ate... Luke 9:16-17

Potatoes are worth about a dollar in my hands, but they are worth a lifetime of fond memories in my mother's hands. Five loaves and two fish in my hands are a decent lunch, but in Christ's hand, it feeds the multitudes with baskets of food leftover. Such is the power of God's blessing.

Thousands of eager followers hung on Christ's every word all day in a remote place. Then, they were hungry. The disciples had barely enough food for themselves, but they gave it to the Lord. Jesus took the food,

# A Pastor's Ponderings:

# The Power of the Thanksgiving Blessing

looked toward heaven, spoke the blessing. And broke it.

The Greek word translated 'blessing" in this passage is eulogeo, meaning to speak well. Jesus surrendered the meager resource in his hands-loaves of bread-and spoke well of it. He called what God had provided "good," even in the face of thousands of hungry people.

If you surrender your life to God and speak well of it, you will be a candidate for His blessing. I served as the youth camp director in New Hampshire many years ago, and I remember a high school-aged young man named Rodney. He came from a troubled home in a rough section of Boston. He always seemed to find trouble and, generally, was a nuisance.

One evening, after the revival meeting, he was stirring up trouble in the back of the chapel. Prompted by the Lord, I approached him and put my hand on his shoulder. I looked into his eyes and spoke a blessing by telling him all the good qualities I saw in him. I expounded on the great things God wanted to do in his life. Then, I walked away, leaving him in God's hands.

Back to Jesus and the hungry



people: Watch what happens next as Christ broke the loaves and the fishes. It's in the breaking that multiplication occurs, and fresh life oozes out. Jesus does the same thing with people-he breaks them to cause them to grow.

Blessing flows to us from

God when we allow him to break us—just ask Jesus. Shattered in the garden of Gethsemane, crushed on the cross and wounded for our transgressions, Christ is the ultimate demonstration of brokenness that produces fruitfulness.

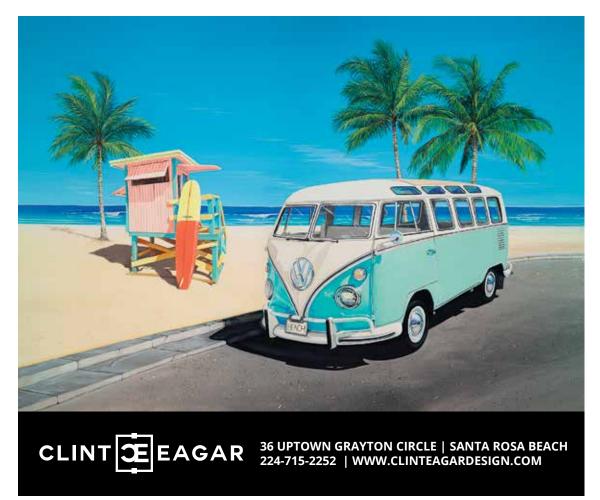
Breaking and blessing are God's formula for success. Allow Jesus to take your life and surrender to Him. Christ will receive you and break you. Then he will speak a blessing over you, offering you up to God like the

loaves and fish.

Remember Rodney? Our paths crossed again some 30 years later. My daughter and grandson went to a youth camp in Southern Ohio. They were excited because a dynamic young preacher was speaking. The preacher's name? Rodney. Yep, the same trouble-maker Rodney I knew long ago. He told my daughter the blessing that I said changed him and turned him toward the Lord. Never underestimate the power your words of blessing have toward God and others.

You have the power to share good words this year at your Thanksgiving table. Pray over the food and the people. More importantly, speak a blessing into the lives of the people seated there. Speak well of them. Call them good and thank God for the miracles germinating in their lives.

Dave Holland pastored churches for more than 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke called "Every Day Jesus: Experience the Jesus Who Ignites Your Soul." You can get a copy of this book from his website, Dave-Holland.org, or by contacting him at davidvholland54@gmail.com. Pastor Dave is available to preach and teach in churches and conferences.







# **Grand Lagoon Life**

By Marta Rose-Thorpe, Grand Lagoon Correspondent for PCB Life

I love my job. Of course, there are those things we like about our jobs – or chosen professions. And then there are those aspects that we don't care for, but know they're necessary... so we delegate, if we can. One of the things I love most about my job is that I get to hear people's stories. I get to learn about them and understand a little more closely what makes them tick. Human beings have always intrigued me; I have a natural curiosity and want to understand them. Every one of us is so unique - our chapters are filled with such different experiences and adventures. We all have an exclusive story to tell.

When I first moved to Panama City Beach from Los Angeles in 2004, I felt a sense of sadness that I would be leaving such an amazing melting pot behind... a fusion of cultures, ethnicities and industries. I feared moving to a place devoid of variety and diversity. Little did I know how unfounded my fears were back then

Since launching the Grand Lagoon Life magazine three and a half years ago, and recently launching the Grand Lagoon Life show, a web-based series featuring A Slice of Life in the Grand Lagoon, I have met so many vibrant, interesting, enchanting people... and gotten to share so many cool stories. I had the opportunity a few weeks ago to sit down with a Grand Lagoon resident that I find very interesting, Rendy Lovelady, and discuss what he's up to. I learned so much about the music industry in our conversation, and of course learned more about his two big annually-produced events here in Panama City Beach, the Pepsi Gulf Coast Jam at Frank Brown Park, and Sandjam taking place on the beach near the County Pier. What great information - and what a cool insight, learning about the life of an entertainment manager who's managed mega acts for most of his career. But then we started talking about Panama City Beach, affectionally known as "Nashville South" according to Rendy, and



the reasons why people really love it here.

"It's a Peace in this community that doesn't exist in Nashville," says Rendy, citing Grand Lagoon as "the hip, cool side of the beach." And I couldn't agree more. Somewhere, away from the hustle and bustle and the traffic, is a serene and naturally gorgeous end of the beach anchored by St. Andrews State Park, St. Andrews Bay, the Gulf of Mexico and the Grand La-

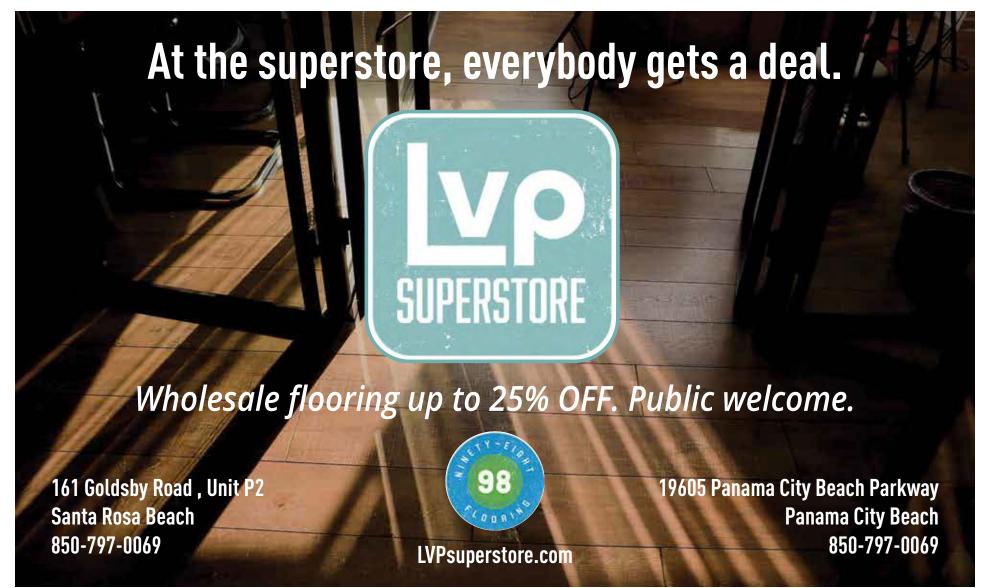
goon canal itself – and this end of the beach is known as the Grand Lagoon. Animals, birds and reptiles roam free here. Waves and wind are familiar sounds, and water-based activity abounds. (Yes, that just rhymed.)

Rendy mentioned a Community Synergy here in the Grand Lagoon, and I agree with this observation too. Daily I witness people helping people, folks supporting one another, offering to get involved, assisting in each other's endeavors. You do see this in other places, but it really feels quite concentrated here in our Grand Lagoon. We also talked about time spent here and the encounters one gets to have in this area. "It's all about the experience," he says. "If you don't have a great experience, it ain't worth going!" And creating one-of-a-kind experiences is what this man does really well.

Speaking of Grand Lagoon experiences, the Grand Lagoon Coalition (GLC) does a wonderful job of connecting and engaging not only tourists, but local residents and business owners as well, by producing an array of

fun and memorable community events, some of which you've undoubtedly attended in years past. The GLC was created to provide a platform for the revitalization and promotion of the area; its mission is to organize a strong network of local businesses, organizations and individuals committed to building a vibrant and strong community that supports economic prosperity and better quality of life for those who live, work and play here.

Signature GLC events include the Fifth Annual Bloody Mary & Music Festival to be held this year on Saturday, November 7th at the Sheraton PCB Resort, Pirates of the High Seas during Columbus Weekend, Tacos & Tequila, Freedom Rocks in the Grand Lagoon (a fireworks show on July 3rd), Bethlehem Village in December at Capt. Anderson's Marina, and this year's inaugural Grand Lagoon Golf Tournament on November 6th at the Sheraton PCB Resort. Event details and tickets – as well as information on the Grand Lagoon - is online  $at\ www. Grand Lagoon. com.$ 





## **Diamonds:** A Natural Choice

By Tracy Steverson

Since the curiosity about lab grown diamonds has been growing, I wanted to use this article to explain some of the differences between natural and lab created diamonds. This is my opinion on why I feel genuine diamonds will always be worth their investment.

Natural diamonds formed miles below the earth's crust. They begin as carbon that is exposed to extremely high temperatures (2200 F) and squeezed under immense pressure (725,000 psi) from one, to a billion years. Through volcanic eruption these diamond rocks get blasted to the surface where they rapidly cool and retain their shape. When a diamond is found in the rough, it looks milky and misshapen like a large piece of salt. Usually the sparkle and essence of a diamond is hidden until a diamond cutter makes their precision cuts to form the rock into a beautifully faceted diamond.

Diamonds are durable and scratch resistant, unless scratched by another diamond.



A diamond can also withstand temperature and chemical changes, which is why they can truly last forever. Making them one of the world's most highly sought-after family heirlooms.

Each diamond is unique and has its own identity, in the form of inclusions and color, as determined by the '4 C's' - color, clarity, cut and carat weight. Diamonds have different types of inclusions or imperfections such as feathers, crystals, pinpoints and clouds. Gemologists have even found other gemstones like garnets forming inside of a diamond.

Natural diamonds occur in every color imaginable. They

also come in different hues and saturations of color. Color comes from impurities such as nitrogen molecules that become trapped inside the diamond lattice as it grows. The most common color of diamonds is white and more rare colors are fancy yellow, pink, vivid blue and red.

The most notable difference between a natural and lab grown diamond is its origin. A natural diamond is grown inside the earth's crust, versus a lab grown diamond that is grow, as the name suggests, in a laboratory.

The chemical composition of both are the same, however most lab grown diamonds are created when a seed of diamond material is cultivated through a process known as HPHT (high pressure, high temperature). Chemical vapor disposition, or CVD, is another process used to create lab diamonds. Lab grown diamonds can be created in under three months, while natural diamonds can take thousands of years to grow.

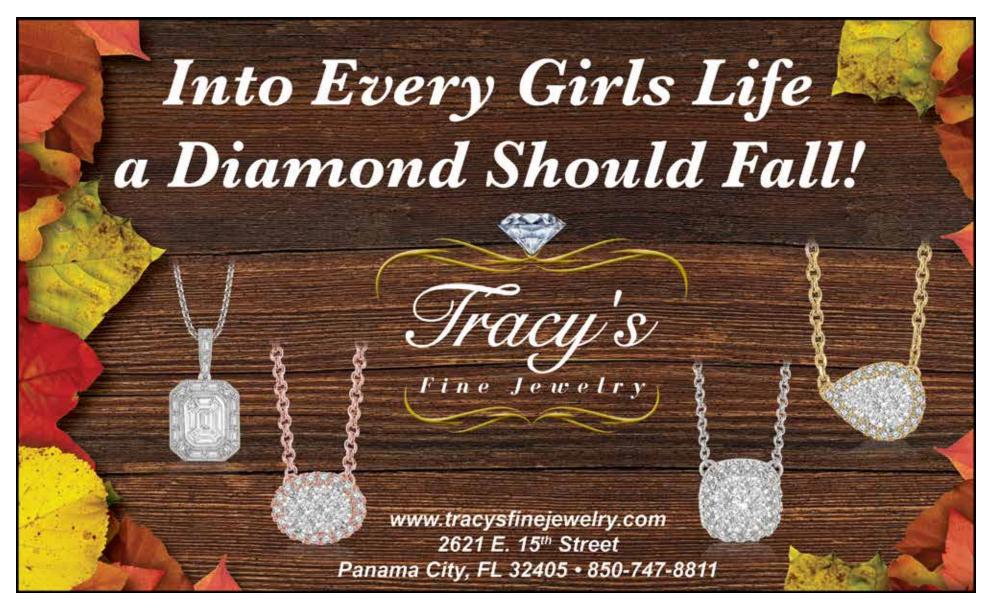
It was not until the last 5 years that synthetic diamond producers have been able to create a stone that could compete with a natural diamond. The cost of a lab diamond is generally 30%-40% less than a natural diamond. With the advancement of technology, and with the more lab created diamonds being produced, the industry expects the price of production to decrease even more.

I agree, since the value of any gemstone is determined by the rarity and uniqueness of the gemstone, I believe that the more common lab created diamonds become, the more their value will decrease.

For serval decades there was a stigma attached to natural di-

amonds, as concerns grew over 'Blood and Conflict' diamonds; diamonds mined to fund terrorism and other illegal activities, primarily in South Africa. This issue was addressed in 2003 with the introduction of the Kimberly Process. Signed by 56 participants, representing 82 countries - approximately 99.8% of the entire diamond industry, the Kimberley Process established requirements, including certification of origin, for controlling the production and trade of rough diamonds.

Now that you know the difference between a natural diamond and on that I has been grown in a lab, I trust you will find the decision to buy natural even more compelling. There's just something special about owning a diamond that took Mother Earth took thousands of years to create, and the pleasure in knowing that your natural diamond will last forever and will be passed on as an heirloom, its value retained generation after generation.



Lifestyle

### **The Woods:** A Breath of Fresh Air





White shaker door style for kitchen perimeter. Island is an inset door style in Knotty Alder with a Chestnut Stain. Kitchen design by Granite Plus.



White shaker door style and a Alder wood custom hood with a custom Sunbleached Stain. Kitchen Design by Tassels Interiors.

Natural wood cabinetry is making its way back into our kitchens and it is a breath of fresh air. In Panama City Beach, white painted, shaker cabinetry has dominated the kitchen design scene for a while now, but this year the trend is changing. The white, painted, maple cabinet is still extremely trendy, but Alder, Oak, Cherry and other hardwoods are being added to the mix. Whether it is an island or a hood, or maybe even a pantry, a touch of some heavy grained wood or stained wood is refreshing, unique and brings some warmth into any space.

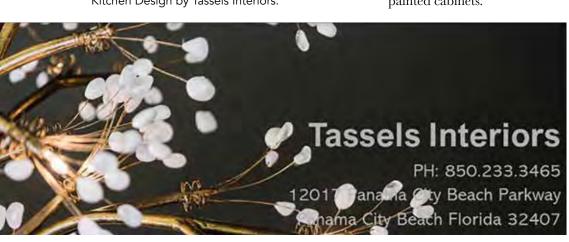
Alder wood is a beautiful accent wood. There is clear Alder and Knotty Alder. A Knotty Alder island with a white shaker cabinet on the perimeter is a lovely mix.

Knotty Alder wood is a beautiful, rustic, antiqued wood and it is available locally in a wide range of stains and treatments at Granite Plus. One of our favorite knotty alder door styles, Arcadia, is an inset door style, with a chestnut stain.

Oak is no longer old fashioned. I know most of us think of the natural oak look from the 70s and 80s and are saying, "no way," and I would have to go with that. Natural oak stain is out, but Oak comes in a variety of stains in beautiful, soft tones and it is known for its strong wood grain. Some of our favorite Oak stains are Greystone, Shale and Riverrun.

Cherry wood is also a beautiful wood with a smooth grain that can be mixed with a white shaker in a kitchen and is also available in a variety of stains.

When designing your kitchen, we recommend choosing a countertop and possibly flooring at the same time, as this will guide you to choosing an alternative wood to accent your painted cabinets.





White shaker door style for kitchen perimeter with an Oak, Greystone Island. Kitchen design by Granite Plus.

# Which is your favorite kitchen trend?

Here are some suggestions from our designers for the most popular kitchen trends right now for accent wood.

**Boho Beachy Chic Home** 

Oak with Shale stain

**Modern Beach Home** 

Alder with a Sunbleached stain

Lake Home

Cherry with a Stone stain

**Contemporary Beach Home** 

Maple with a Riverrun stain

French Country Beach Home

Knotty Alder with a Coriander stain

**Farmhouse** 

Knotty Alder with a Cashew stain





#### **Coastal Chic at its Finest**

If you are looking for that quintessential, up-scale 'coastal vibe,' then you must visit Florida Linen. When they opened their doors in 1986, Florida Linen was one of over 200 mom & pop linen stores in the state. Owner Lyn Donalson explains, "With the advent of the big box

retailers they all slowly died off. Today we are one of only eight family owned and operated linen stores in the entire State of Florida. We have been here 34 years and we intend to be here at least another 34!"

Florida Linen offers a stunning array of exquisite, high-



end bed, bath and kitchen linens and accessories radiating coastal







#### **BED, BATH AND ACCESSORIES**

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design and charm. Which has been described by Dream Décor author Will Taylor as 'feeling like it is summer all year round inside your home.. When you enter Florida Linen you are immediately made to feel like family. Lyn and her knowledgeable staff will be happy to show you a wide selection of American made window treatments and bedding. Noteworthy among this eclectic collection is Lyn's astonishing selection of blissful bed line.ns featuring triple digit thread counts of the finest Egyptian cotton and Italian sheets. Shop for luxurious and sumptuous quilts, comforters and duvet sets. They glint at the promise of sweet dreams. Whether you

are looking to give your home an entirely fresh new look, or update the linens and accessories you already have, Lyn and her team are ready to assist you. Florida Linen features everything from customized drapes to novelty bathroom soaps in their 10,000 sq. foot showroom.

Florida Linen is located at 12001 Panama City Beach Parkway. They are open daily, Monday through Saturday 9 a.m. to 6 p.m. and Sundays 12 to 5 p.m. Call 850-233-4261 or visit their website, Floridalinen. net. You can also reach them via email at floridalinenlynn@gmail.com and like them on Facebook.





By Tim Braddock, Bay Breeze BAIT & TACKLE

All of us can relate to being thankful for second chances! There's nothing like having a second chance at a great

# The Honey Hole: Second Chances

thing. Fall has given us a second chance at a few good things in the fishing community. October gave us a second chance to catch Red Snapper in state waters. Hope you all did well and we will look forward to the red snapper season return in June

November ushers in the secondary run of pompano in surf fishing. They will be hungry and ready to snack on plenty of sand fleas. Local surf fishers have found great success in pairing fleas with either Fishbites or FishGum. These synthetic baits can also be fished by themselves. Be sure to stop by your local bait and tackle shop for the breakdown of the different flavors and colors available.

November will also hold yet another opportunity for fishers to show off, in some friendly competition. 'The Reel Pompano Blitz' will be hosted by Bay Breeze Bait & Tackle and Reel 30-A, on Saturday, November 14th. Registration is now available online, so check us out on Facebook, or visit the shop, Bay Breeze Bait & Tackle, 21301 Panama City Parkway. Every entrant will receive a swag grab bag and a chance to win the Grand Prize - \$500, so be sure to enter! Registration is just \$20.

As the cooler weather moves in and daylight continues to diminish different types of fish will become more active. We will continue to see the bluefish in steady numbers as the temperatures drop. The larger redfish will continue to be caught and released because of being too large for the 18"-27" from the surf. If you are a novice in fishing the panhandle in the winter time we encourage you to visit your local bait and tackle shop to get the latest information. There are several local shops that provide seminars and sessions on a range of topics from targeting specific species to the latest gear and the advantage it provides to the fisherman. Be sure to get out and fish!

# Work Anywhere: A Silver Lining to Working Remotely



By Parker W. McClellan Jr. A.A.E., ECP Exec. Director

The COVID-19 pandemic has caused a great deal of modern-day life to stray from the norm and for many working remotely has been one of the biggest transitions. Now that some time has passed, those who have been working remotely have gotten much more acclimated and find themselves as productive as they would be in the office. With

the stressful year we have all had, most of which we spent inside, people are itching to vacation, let off some steam, and finally relax. However, with some locations requiring a quarantine period prior to or after travel, the pandemic seems to have instilled vet another 2020 obstacle... or has it? Many people are taking advantage of the "work-cation" trend, a trip to a new destination to work from there for at least part of the stay. Both Northwest Florida Beaches International Airport (ECP) and its Airline Partners have seen an uptick in work-cation related travel and are ready to provide you with a safe and relaxing travel experience. If a feasible pandemic vacation sparks your interest, then read on for more travel tips.

#### Know before you go

To minimize stress and max-

imize the enjoyment from your work-cation there are a few crucial steps to take before you leave. First, ensure that your destination is work-cation friendly and will offer strong Wi-fi and cell phone coverage while also providing quiet places to work. If your kids are attending school virtually, pack their technology and any other school supplies needed for a seamless transition there too. Once you have a prime destination picked, delegate as much as possible by having an assistant, co-worker, or friends/ family support your workload on instances such as answering email inquiries, paying invoices or returning customer calls as this will leave you with optimal leisure time. Next, notify your clients/customers about your upcoming work-cation and give them the heads up that you may not be as readily available as they

will appreciate and respect your plans.

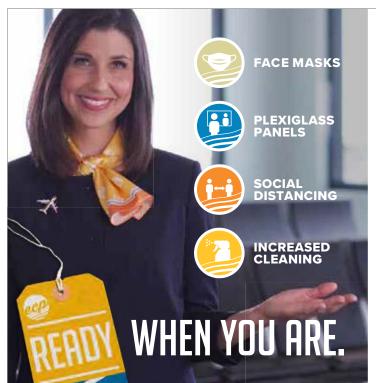
Once initial preparation formalities are dealt with, be sure to get as much work done ahead of time as possible to get it off your plate, giving you more time for fun and relaxation with your family. In the few days before your trip be sure to gather the necessary tools you will need to work and set a schedule of how you will allocate your time when balancing work and vacation. Also, be sure to familiarize yourself with ECP's COVID-19 safety guidelines if you haven't used the airport since before the pandemic to ensure a smooth travel experience from start to finish.

#### What to do when arriving at your destination

Upon arrival at your work-cation destination you'll want to find the best possible location to set up your workstation and your kids virtual learning desks to ensure you will be free of disruption to remain productive. Try to avoid answering calls if you are out and about as sometimes it is more professional to let calls go to voicemail rather than picking up at inopportune times. The main goal should be to incorporate some work into your vacation, not a little vacation into your work; so be sure to unwind and enjoy yourself once you are done with work for the day.

Working remotely can be a silver lining to this pandemic as more and more people are able to safely take work-cations with their families. When you are ready for yours, ECP and its Airline Partners will be ready to get you there.





We've implemented additional measures to ensure that ECP is the safest, cleanest, and most secure airport for our passengers and staff.

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# **Bay Parkway on Track for Spring Completion**

Public Works Director Kelly Jenkins recently told City Council members that Bay Parkway, Phase II, is on schedule for a 2021 completion.

Jenkins said construction of the 2.71-mile bypass road is expected to be open by early spring despite heavy rainfall this summer and fall, resulting in 18 rain days. Phase II began in April. This segment of the Parkway begins at North Pier Park Drive and ends at Nautilus Street. Jenkins thanked Councilman Geoff McConnell for reaching out to Congressman Neal Dunn to help facilitate a U.S. Army Corps of Engineers permit to keep construction moving.

As part of the construction, a small portion of Gayle's Trails at Colony Club will be closed for approximately two months later in the year. When that closure is scheduled, it will come back before the City Council.

Segment 1 of Bay Parkway

opened in 2017 and runs from State Road 79 to North Pier Park Drive, where the new segment begins. Bay Parkway will serve to relieve daily traffic on Panama City Beach Parkway and serve as a hurricane evacuation route. The Parkway is being constructed as part of a public-private partnership with Panama City Beach, Bay County, the Florida Department of Transportation (FDOT) and the St. Joe Company.

C.W. Roberts is the contractor on Phase II.

Jenkins full presentation to the Council can be viewed on the City's Website https://www.pcgov.org.



## Know Your Pro:

## **Aamco Transmissions and Total Car Care**

By JOANNE MACPHEE

If you are looking for superior auto repair service matched by unapparelled customer service, look no further than Aamco Transmission and Total Car Care, located at 21929 Panama City Beach Parkway.

Owner Mark Seifert and his team of Aamco certified technicians are at the ready to assist you. No job is too small or too big, they can provide expert repair and service for your total car care needs. From automatic/manual transmission repair & service, to clutch service and replacement; advanced computer diagnostics, to identifying and fixing all drivability problems, they do it all. They also offer a complete brake service, in-



Left to right back row: Mark Seifert - Owner, Keith Cantrill- Transmission Tech, Mike Nelson - ASE Master Tech, David Thomas - A Level Tech, Tara Beckom - Customer Service Specialist, Chris Stanley - Service Manager. Front kneeling: Philip Dodge - General Automotive Tech.

### Trust us, we'll be gentle.

We are an independent AAMCO repair center located in Panama City Beach. We will provide you with expert repair service for your total car care needs. We're car guys, we get it. And yes, we'll be gentle.



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aamcopanamacitybeach.com

cluding replacement brake pads and rotors. And, they service all makes and models, including 4X4s and fleets.

Best of all they are backed by the Aamco brand, known and trusted since 1957, and now with over 600 locations nationwide.

Mark purchased his Aamco franchise just a little under two years ago, after he retired from a career in business management with Publix Supermarkets. For Mark, Aamco was the perfect fit, because in addition to being a well-respected and established brand, Aamco, like Mark, takes great pride in their reputation for outstanding customer care.

As Mark explains "My entire career has been focused on delivering exceptional customer service, and not just meeting, but exceeding my customers'

expectations. At Aamco, our entire team is committed to ensuring total customer satisfaction."

One way that Aamco meets and exceeds expectation is in their transmission repair services. Transmissions are often the first thing to go on your vehicle and can be expensive to replace. Aamco's remanufactured transmissions come with a three-year, nationwide, 100,000-mile warranty.

Mark admits that it can be challenging to find staff who can measure up to the team's high standards, and work can be seasonable but he is also bullish on the market and has plans to expand to one if not two more garages within the Bay and Walton County area in the next few years. So, no matter where you are, you won't be far from your friendly reliable Aamco dealer.

For a full list of services visit their website www.aamcopanamacitybeach.com.





# From the Bay County Tax Collector



By Chuck Perdu, Bay County Tax Collector

#### Changes Impacting Florida Drivers State To Pilot a Mobile Driver License

The Florida Department of Highway Safety and Motor Vehicles (FLHSMV) announced in October they would begin to pilot a mobile driver license by the end of the year. The pilot will consist of an extensive controlled period with select participants from the public and partner organizations to gather feedback.

FLHSMV identifies three key benefits of the mobile driver license: security, privacy and interoperability. According to FLHSMV, the mobile driver license is much more difficult to counterfeit which will give businesses and public entities a higher level of assurance as to a person's genuine identity. Additionally, the license would allow the customer to decide which elements of their identity they want to release and to whom. Thirdly, the mobile driver license and mobile driver license verifier are being built to ensure the mobile driver license can be consumed and verified by businesses, governments and law enforcement agencies outside of the state of Florida, just like the

current physical driver license.

The pilot program will kick off in December with the launch and public production of the mobile driver license intended for mid-2021.

The mobile driver license will be optional for consumers and would be available through an app. Following the download of the application onto a consumer's phone or tablet, the individual would then begin an enrollment process which includes a framework of encryption and cybersecurity features. The mobile driver license would frequently connect to FLHSMV's driver license system to ensure the information and credential's status remain current.

"I'm curious to see how the system works and learn more through the pilot process. Anytime technology can provide more convenient options to the customer and save a trip to an office, I consider it a win," said Bay County Tax Collector Chuck Perdue.

The pilot program will focus on three mobile use cases which include law enforcement roadside stops, age verification for +18 and +21 and driver license/motor vehicle consumer notifications. There are a number of other use cases for the mobile driver license FLHSMV will look to pilot and make available in the future.

#### Registration Renewal Period Changing for Owners of Heavy Trucks

The registration renewal period of hundreds of thousands of heavy trucks weighing between 5,001 pounds and 7,999 pounds is changing from December to the primary registrant's birthdate. The state-wide change affects heavy trucks owned by individuals only, and

not those owned by businesses. The transition to the primary registrant's birthdate will take place during this year's 2020 renewal period.

During this year's renewal, registrants have a few options, allowing them to renew from this December until their birthdate in 2021, or to renew through their birth month in 2022. By Florida law, registrations can be renewed 3 months before their month of expiration. As a result, owners of Heavy Trucks can renew now.

Registrations can be renewed quickly and securely at BayTax-Collector.com. When renewing online with your bank account (e-check), customers pay no additional fee. If you need your registration fast, choose the ExpressLane<sup>TM</sup> option for sameday or next day pick up at any Bay County Tax Collector Office.

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**Property Tax Notices** 



# **Becoming More Knowledgeable with Investing**



By Maurice Stouse, Financial Advisor and Branch Manager Have you ever thought about what is meant by the various

terms you hear and see about investing? We will attempt in this article to cover several terms and hope it covers a lot of questions or curiosities. In today's markets — stock, bond and money markets—things have changed very quickly since the beginning of the year. Increasing your understanding might help you become a more informed saver and investor as you work toward your goals for yourself and your family.

Let's start by putting assets into classes: Stocks, bonds, cash, real estate. You can also classify these according to risk with stocks and real estate carrying more risk than bonds and bonds more than cash. And then each of these can be further categorized by types of stocks, bonds, real estate or cash holdings.

One term in use is "asset bubbles." What are they and how do they happen? Typically, as many of you have probably experienced, it is when a certain class of assets or a certain asset moves up very quickly in value, often-times outpacing the actual growth of the company or sector. In many cases, this is the result of a strong money supply (as we are seeing now), low inflation and low interest rates. Alternatively, a stock or bond or asset class appreciates rapidly due to another term: "momentum." Oftentimes a stock may rise and continue to rise mainly because of the velocity and sheer number of people buying the stock. This often increases the risk substantially in a short period of time. Nonetheless, many investors see it as an opportunity, but they should examine their tolerance for risk. The opposite of momentum or buying into an asset which has risen substantially is called "contrarian." Put another way, running contra to current investor sentiment.

Stocks or sectors are often put into one of two descriptions categorized as growth vs. value. A growth investment means that the potential for growth of the company or sector is seen as significant, whereas the value investment means that the asset is probably selling or trading for less than it is potentially worth. Growth stocks tend to be found in technology, whereas value stocks tend to be found in financials for example (like banks). Currently, there are 11 different sectors of the market. Technology currently makes up the greatest share of market value (approximately 28%). Energy, by contrast (after five years of underperformance), is the lowest at around 2%.

The growth sectors generally are technology, communication services, consumer cyclicals, consumer durables and health care. Value sectors are generally industrials, basic materials, utilities, energy, real estate and financials. Sometimes a sector can be both – depending upon current market valuations.

When it comes to bonds, investors take note if those are issued by governments or corporations. They also take note as to the quality of the issuer and the likelihood of payment of interest and repayment of principal. In a low interest rate environment, investors also watch for the potential impact inflation can have on interest rates and hence the market value of bonds. Today, with interest rates so low and the money supply having grown, there is renewed interest in government treasury bonds by way of those bonds called TIPS - Treasury Inflation Protected Securities.

Those bonds rise in principal value with inflation but the payout remains the same. Should inflation be stable or perhaps we experience deflation, that value (not the payouts) could decrease. So, investors concerned about inflation and who might not want the risk of stocks or real estate, sometimes consider these types of bonds.

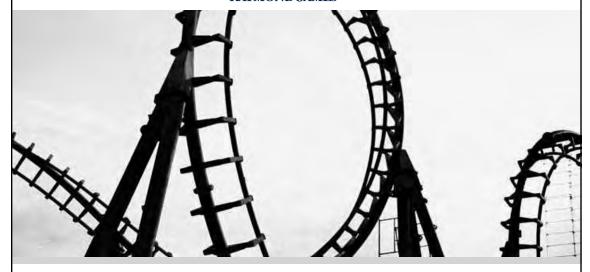
Investors might wonder when and where to invest in certain sectors along with how they want to be invested in bonds, cash and real estate. Becoming a more informed investor is at the heart of every financial plan and relationship with an investment firm or professional. Knowledge can help you be prepared for the decisions you make as you build and maintain your plan and work toward your financial future.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James. He resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FIN-RA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/ dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative

Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation. Investors should consult their investment professional prior to making an investment decision. Please note, changes in tax law may occur at any time and could have a substantial impact upon each person's situation. While we are familiar with the tax provisions of the issues presented herein, as Financial Advisors of RJFS, we do not provide advice on tax matters. You should discuss tax or legal matters with the appropriate professional.



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Maurice Stouse
Financial Advisor

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Amy Parrish

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Business



By Jennifer Ledesma, Managing Broker, Berkshire HATHAWAY HOMESERVICES BEACH PROPERTIES OF FLORIDA

Nestled along the shores of West Bay, Crooked Creek and the Intracoastal Waterway in Bay County, the RiverCamps on Crooked Creek community offers an unparalleled lifestyle in Northwest Florida. A modern fish camp with unexpected luxuries, this community is an outdoor lover's paradise and a true coastal sanctuary.

Whether boating, paddle boarding, hiking the shores, fishing, crabbing, or sailing, residents can find fun and solace here. The RiverCamps community is nestled amongst 1,500 acres of pine forest preserve with a design that embraces the outdoors. The gated entrance creates a secluded and private retreat while being surprisingly convenient to the beach and grocery stores, 17 miles from the South Walton, and less than five miles from the airport.

Amenities at RiverCamps include the RiverHouse with community pool, conference center complete with kitchen, library with internet access, workout center, screened outdoor meeting area, pool, spa, table tennis room, and boat docks. In addition, there is also an activities center complete with canoes, kayaks, bicycles, and Camp-Master to help coordinate and plan outdoor adventures.

# Discover a One-of-a-Kind Coastal Sanctuary at the RiverCamps on Crooked **Creek Community**

How do homeowners spend their time in this one-of-a-kind retreat?

Sleeping Under the Stars: A weekend camping adventure is made easy with a permanent community campsite by Crooked Creek. With an adult tent, a children's tent, a fire pit, and a bathhouse, the stage is set for marshmallow roasting and memory making.

Hosting the Perfect Poolside BBQ: A gorgeous waterfront community swimming pool with a hot tub provides a picturesque backdrop for an unforgettable gathering. A nearby grill and pavilion offers ample space for family and friends to celebrate.

A Wildlife Spotting Hike: Approximately seven miles of interconnected trails and boardwalks throughout the community are designed for running, walking, biking, and exploring the natural environment. Find deer, birds, and even alligators!

Sunset on the Pier: There is nothing quite as spectacular as a RiverCamps sunset, best caught from the community pier where the peaceful view includes miles of undeveloped coastline and the commanding views of the shimmering waters of West Bay and Crooked Creek.

A Fishing Adventure on West Bay: Depart from the community dock for an all-day fishing excursion via the stunning marshlands of Crooked Creek to the breathtaking expanse of West Bay. Find endless opportunities for bait casting, crabbing, and shell-fishing.

Interested in learning more? New homes from high-end builder Holiday Beach Development and homesites are cur-



the RiverCamps on Crooked Creek community. To learn tour, email rivercamps@bpfla.

rently available for purchase in more about current opportuni- com or call 800-690.2407. ties or to schedule a community

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Contact Anne Winicki at 850-960-1179



200 WINDSOR WAY
Palmetto Trace | Panama City Beach
3 Bed | 2 Bath | 1,701 SF | Listed at \$329,500
Contact Jacob Wilenborg at 850-867-3301



Panama City
3 Bed | 2 Bath | 1,560 SF | Listed at \$235,000
Contact Janet Melton at 912-220-1716

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SweetBay | Panama City
4 Bed | 2/1 Bath | 2,386 SF | Listed at \$399,900
Contact Mario Gobel at 850-527-5876



16701 FRONT BEACH ROAD - UNIT 406 Sterling Breeze | Panama City Beach 2 Bed | 3 Bath | 1,447 SF | Listed at \$509,900 Contact Mark Oberg at 404-406-4887



227 JOHNSON BAYOU DRIVE
Breakfast Point | Panama City Beach
4 Bed | 2/1 Bath | 2,346 SF | Listed at \$435,000
Contact Craig Duran at 850-527-0221



1421 N DISCOVERY LOOP

SweetBay | Panama City

3 Bed | 2/1 Bath | 2,293 SF | Listed at \$399,319

Contact On-Site Team at 844-357-9338



11640 POSTON ROAD
Sunrise at East Bay | Panama City
3 Bed | 2 Bath | 1,600 SF | Listed at \$237,634
Contact On-Site Team at 850-972-9292

15750 Panama City Beach Pkwy - Unit 140 Panama City Beach, FL 32413 850-252-4160 | www.YourPCBHome.com



Beach Properties of Florida