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# PCB Life

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## Reflections on 2020, Hope in 2021

### "Unprecedented" is the Word for 2020

By DAVE WHITE, PUBLISHER

Users of the online dictionary, Dictionary.com, elected "unprecedented" as the People's Choice 2020 Word of the Year. Can anyone disagree? 2020 has certainly been an unprecedented year of problems, challenges, pivots, solutions and, perhaps, even successes. For many Americans, 2020 has been one of the most challenging years of their lifetimes. And of course, the coronavirus pandemic and the government's response has again been unprecedented.

Nevertheless, as a community, we have persevered. The "bubble," as many here call our wonderful slice of paradise, for the most part has held. After a near universal shutdown beginning in March through the better part of May, Florida began a partial reopening beginning after Memorial Day. As a state, we've come through better than most parts of the U.S., who are still experiencing



significant hardships. Governor Ron Desantis' efforts to mitigate the damage done to Florida businesses, jobs, and livelihoods have helped keep Florida's unemployment rate at just over 6%, one of the lowest in the U.S.

Although we've come through this most unprecedented year perhaps better than most across our country, it has not been without many challenges. "Stay Safe" has

become as popular in our language as "Have a good day." Everyone has become more germ conscious and hand sanitizer and mask wearing has become a part of everyday life, and probably will be for a long time to come.

The business community faced many difficult challenges, enduring shutdowns, reductions in hours of operation and seating capacity, social distancing and sanitation

issues; each restriction coming with a cost. According to online giant "Yelp," 61% of restaurants across the U.S. have closed and will never reopen. Here on the Emerald Coast, businesses have fared better, but not without significant challenges.

Despite a competitive environment and upheaval in the

**HOPE**

*continued on page 3*

## Americana Music at the Lodge

### is Going ONLINE at Camp Helen

Friends of Camp Helen are welcoming 2021 with a bang! The eighth annual Americana Music Concert series in the Lodge at Camp Helen State Park will be online this year beginning Saturday, January 16, 2021 from 6:30-8 p.m. The free concerts continue Saturday, January 30, February 13, February 27, and March 13 with some of the best American Roots musicians touring the country today. The concert series is hosted by Lucky Mud and sponsored by Florida's Department of Environmental Protection and the Friends of Camp Helen State Park. For the first time ever, these concerts will be available online on their Facebook page ([www.facebook.com/friendsofcamp Helen](http://www.facebook.com/friendsofcamp Helen)).

The first show kicks off January 16th, 2021, with a very talented and prolific singer/songwriter from London, England named Rupert Wates. Rupert's music is as smooth as a soft hand on a bare leg.

The poet and guru of lyric

**AMERICANA**

*continued on page 3*

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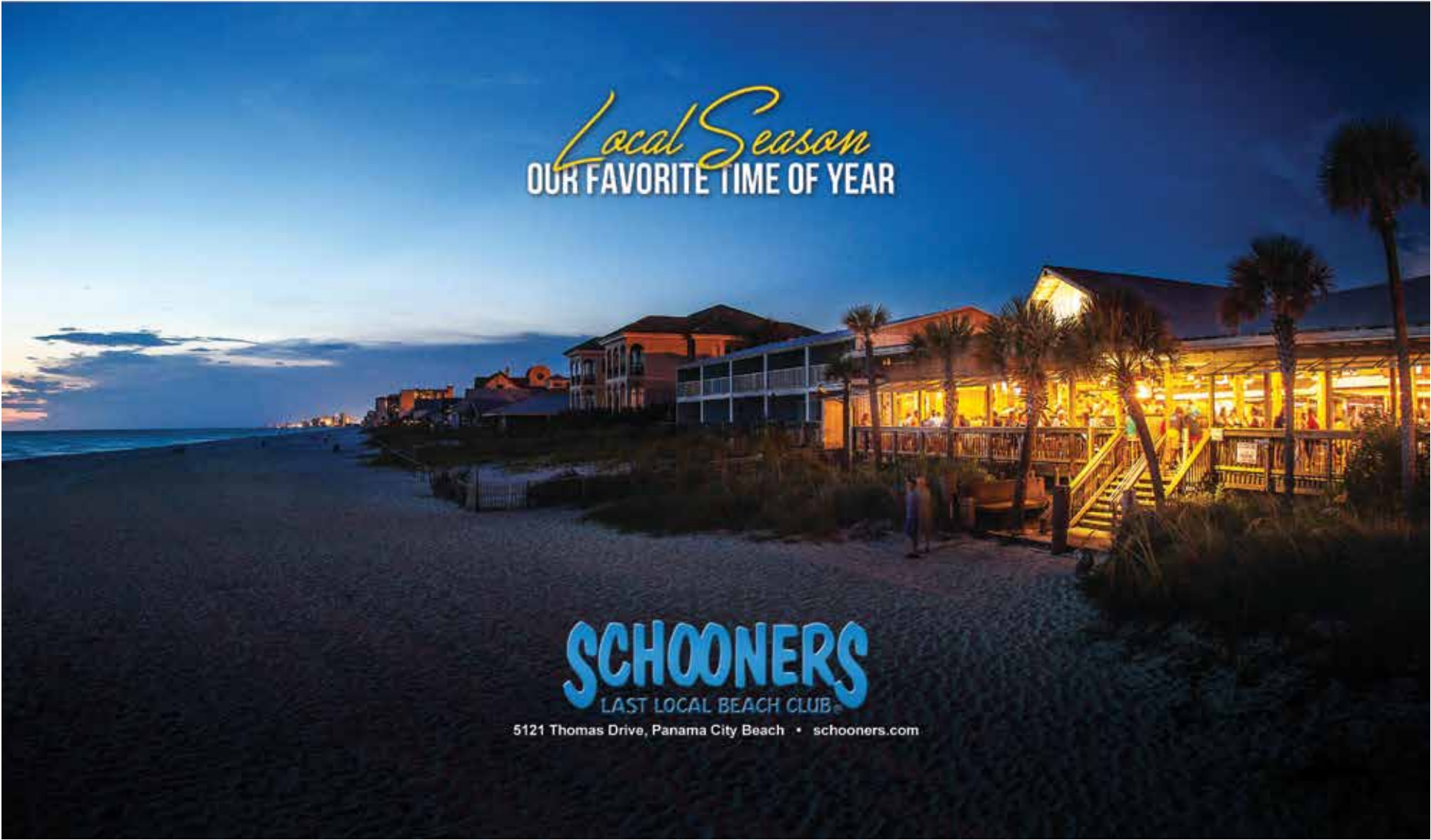
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**HOPE**

*continued from page 1*

market, businesses were forced to innovate on the fly. Many of our local businesses were creative and ingenious. “When the world sees obstacles, we see op-

portunity,” says local business owner Bob Conrad with Eagle Vision Services. “What we have observed in our communities is a values-based mindset that demands self-leadership and a tenacity of spirit that drives our personal and local culture.”

For instance, “curbside” pickup became a thing! Many upscale restaurants offered take-out or even a delivery service for the first time in order to stay in business and generate revenue.

“All of the restaurants had to make major adjustments, creating outside seating, take-out, drive through, etc.,” says Destin Chamber President Shane Moody. “Also, rental companies had to make some changes due to the governor’s executive or-

ders. And any professional service (accounting, law, banking, etc.) had to adjust to teleworking and zoom calls.”

Though many organizations’ fundraising efforts were cut short due to cancelled events and other activities, some were still very successful through support of our community. For example, Children’s Volunteer Health Network was able to exceed its goal of serving 1,000 students during the school year.

Amid the struggle, there are signs of hope. If you look, there’s always a silver lining. This is America after all! We can always find that ray of hope, the sun breaking through the clouds on a cold morning; alas, the sun will rise, and the chill will give

way to a warm and beautiful day. Yes, you can always find a positive in any situation. For instance, remote working has become much more common. Many will never go back to an office, saving businesses millions.

Working from home means more time with the family; many of us have more time for walking and cycling and enjoying the beach, spending time outdoors, perhaps meeting a new neighbor for the first time! And, of course, enjoying the Florida sun is the best source for vitamin D which contributes to a strengthened immune system!

In the article “Tough Times Never Last, Tough People Do!” Robert H. Schuler said, “We all go through difficulties in

life. Sometimes, we just want to give up.... But often, when you look back, you realize that those tough times didn’t last. In fact, they did more for you than success or good times ever could do. There’s a reason why they say that tough times don’t last, but tough people do. It’s because, when you don’t give up, you come away a stronger and more resilient person.

As we look back and say goodbye to a challenging 2020, all of us at Life Media’s family of local newspapers send you our most heartfelt wishes for a blessed and hope-filled New Year.



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**AMERICANA**

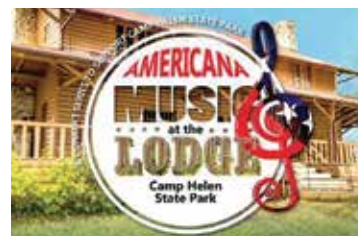
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mysticism, Tom Kimmel, is the featured performer for January 30th. A powerful wordsmith, Kimmel’s music has been used in film and television, as well as covered by the best.

Lucky Mud (Maggie & Mike McKinney) return as the performers for the February 13th

show. This duo is always unpredictable but never dull and as muddy as the Apalachicola River. SwampyTonk & Florida Folkabilly is the best description for Camp Helen’s perennial series’ hosts.

February 27th will bring the return of Wyatt Espalin from Hiawasse, Georgia. Wyatt’s emotional music is heartfelt with deeply ingrained soul and a



flourish of fiddle or guitar.

From the Smoky Mountains of Asheville, North Carolina, Nikki Talley is a treasure. Her

music is smoky and rootsy with the feel of mountain air beneath you. Nikki, along with her amazing accompanist, hubby Jason Sharp, complete our 2021 music series on March 13th.

One sponsorship will be available for each show which includes a private live viewing for 10 people. For more information, email Courtney@friendsofcamp Helen.org.

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Community

# Faces of PCB: Tessa Broadwater, Lighting Designer

Tessa Broadwater's job is to illuminate our lives, literally. She studied interior design at the Art Institute of Pittsburgh and now designs lighting spaces for others on the Emerald Coast. "I am a lighting specialist and designer," she says. "I help select, design and provide lighting fixtures and home furnishings for local and out-of-state builders, homeowners, and architects."

Tessa grew up surrounded by creativity. Her mother was an art teacher and her father an unlikely combination of carpenter, musician and hydrologist. (I can't help but note that Broadwater is a particularly appropriate name for a hydrologist.)

Her passion for art presents itself immediately. The first thing you'll notice upon meeting her is her body art. She apprenticed as a tattoo artist for a time in West Virginia but decided that other media were more to her liking. "I have always appreciated tattoo artists and their designs," she says. "I learned a lot about the industry and loved every minute of it, but this still didn't seem perfect for me."

Tessa had wanted to be an interior designer since she was a child. Her stint at the Art Institute of Pittsburgh taught her about design. She had found her calling. After a long day helping clients fill spaces with light she can be found in a spare bedroom in her own home, which she has turned into an art studio. "My favorite expression in art," she says, "is working with acrylic paint on canvas. My second favorite would be buying and repainting or refinishing furniture pieces. I can't handle a blank room or canvas for too long."

Tessa is a relative newcomer to the Emerald Coast, having arrived here about four years ago. Originally from Frostburg, a small town in the moun-

tainous western panhandle of Maryland, she does not regret the move. "I needed an extreme change and knew this was going to be it. Little did I know that this would be the best decision I'd ever made," she says.



*The Faces Of*  
Panama City Beach

Tessa worked at The Surf Hut in Miramar Beach for a couple of years before landing a job that allowed her to exercise her passion for design. She now practices her craft at Lighting, ETC., located in the 30Avenue shopping district in Inlet Beach. You can find them on the web at [www.lights.com](http://www.lights.com). They sell all kinds of home furnishings and accessories, not just lighting fixtures.

She feels she's in a good place right now, both in terms of her location along our beautiful beaches, and in terms of her chosen profession. She says

her job with Lighting, ETC. is rewarding. "I love my clients! Every space I work in is different and unique in its own way. The ultimate satisfaction is seeing the results of a happy customer in their beautiful home or business."

I asked Tessa where she would like to go from here with her career. She's happy doing what she's doing for now, she said, but would like to spend time learning more about the building and design trades. "I love learning, and I am constantly learning in this industry. Ultimately, I would love to flip houses while designing and coordinating the whole process. Beyond that, maybe one day creating my own brand and company."

And what's on her bucket list? "I love traveling and experiencing new cultures. I would love getting tattooed by some of my favorite artists in various states around the country."

*If you would like to nominate someone for an interview contact Tracy Steely at 850-803-9822. Visit our website at [www.facesofwallton-county.com](http://www.facesofwallton-county.com).*



  
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*by Marisol Gullo*

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# Charity Chatter: Big Brothers Big Sisters Update

Mark your calendars for Friday, January 15, 2021, from 7-8 p.m. for **The Big Gala 2021: Bigger Together**. The Big Gala is normally our biggest black-tie event of the year, but due to the COVID-19 pandemic, we are hosting our first-ever VIRTUAL Big Gala. This night may look different than years past, but we can assure you it will still be filled with many of our fun signature elements! 2020 has been a challenging year for everyone, but now more than ever our communities need to come together. Sponsorship opportunities are available now. To learn more about becoming a sponsor contact [dhall@bbbsnwfl.org](mailto:dhall@bbbsnwfl.org) or visit <http://www.bbbsnwfl.org/events/big-gala/>.

Panama City's beloved **Corks 'N Canvases** event has

gotten a makeover, so we'd like to cordially invite you to **The Big Event Presented by Bill Cramer Chevrolet Cadillac Buick GMC** on Saturday, March 6, 2021, at The Barn at Wicked Wheel! This past year has been filled with challenges for our community, but we are looking forward to coming together and putting our focus on who needs our support: our local children. The Big Event will be filled with many of our signature elements including a silent and live auction, chances to win, and live entertainment by Christon Birge and Katie Spillman! We will have COVID-19 precautions in place, as the health and safety of our guests are our top priority! Another new and exciting addition?! We will be streaming the event



**LIVE!** If you are more comfortable, you can stay at your home, participate virtually, and give back to a BIG cause. Individual in-person tickets will be limited. Stay tuned for more information! If you'd like to secure your spot, sponsorship opportunities are now available! Contact Paula Shell at [pshell@bbbsnwfl.org](mailto:pshell@bbbsnwfl.org) or call 850.763.5437 for more information.

January we are celebrating **National Mentoring Month!** Now more than ever the children in Northwest Florida need mentors, it's time for all of us to come together to support the youth in our communi-

ty. These littles have incredible potential, and now is the time to help defend it. We ask you to make a BIG resolution this year and become a Defender of Potential. Visit [bbbsnwfl.org/get-involved/](http://bbbsnwfl.org/get-involved/) or call 850-433-5437 today.

If you were unable to give the gift of mentoring this holiday season, you can still give a gift. Your gift to help Big Brothers Big Sisters can make a big difference in a little's future. To make a gift during these times when it is needed most you can visit, [netdonor.net/page/45648/donate/1](http://netdonor.net/page/45648/donate/1). All funds raised will go towards the **Bold Steps Campaign** and all donors will be recognized on the Defenders of Potential wall in the BBBSNW-FL Pensacola home office.

There are many ways you

can support our mission. **Shop Amazon Smile!** Visit <https://bit.ly/BBBSSMILE>, choose BBBSNWFL as your selected nonprofit, and shop the same Amazon you know with the same products you love. Amazon Smile will donate 0.5% of all eligible purchases to Big Brothers Big Sisters of Northwest Florida.

We have partnered with our local tax collectors from Pensacola to Panama City to promote our **Big Brothers Big Sisters Florida State License Plate**. For each plate sold, our agency will receive \$25. These funds help support the one-to-one mentoring services that serve over 600 children annually. Visit [bbbsnwfl.org/fl-state-license-plate/](http://bbbsnwfl.org/fl-state-license-plate/) to purchase your plate today.



## Message from the Mayor: Happy 2021!

underground from 79 to Lullwater Drive.

By September, we hope to start on Segment 4.1, from Lullwater Drive to Hills Road, and 4.2 from Hills to Hutchinson Boulevard. The city issued bonds to finance multiple phases of simultaneous construction in an effort to complete the project.

Improvements to Powell Adams and Alf Coleman roads will also start this year. Segment 2 of Bay Parkway will be completed in early 2021, providing an outlet from State Road 79 to Nautilus Street.

The city has hired state and federal lobbyists to ensure our area gets its fair share in federal and state highway dollars, as we desperately need more lanes on Panama City Beach Parkway. We are also applying for grants to help improve our transportation system.

Through the citizen survey, residents identified traffic flow and road improvements as our greatest challenge. Only one-third of area residents gave positive ratings to the overall quality of our transportation system. We know we have to improve and diversify modes of transportation to relieve our traffic congestion, especially during the busy summer months.

We have many other goals for the year, including continu-

ing our efforts to expand and diversify our economy, by working with economic development partners to bring more jobs to the area.

We are investing in public safety through the addition of body cameras for our police and we are adding four police officer positions, and increasing training for police and fire. We have an expanded Beach Safety plan that will put more full-time lifeguards on the beach during our busy season.

One of our goals last year was to update our website to increase transparency and useability. Our new website is [pcbfl.gov](http://pcbfl.gov). Check it out. Also, remember to look for my biweekly video messages on our City Government Facebook page.

In early 2021 you will start to see beautifully painted sea turtle and dolphin statues around town and we expect to do live theater this summer at Aaron Bessant Park, as we focus on increasing the arts in our community.

And finally, as always, the City will continue its efforts to be mindful of our spending to remain in a strong financial position.

As we enter this new year, let us continue to look forward, and may we all work together to better our community.

If you have concerns or questions you would like Mayor Sheldon to address, email Com-

munications Director Debbie Ward at [debbie.ward@pcbfl.gov](mailto:debbie.ward@pcbfl.gov).

FROM MAYOR SHELDON

We are all excited about entering this new year, hoping we can soon put the pandemic behind us. There is much hope on the horizon, and we expect to see great things happening in our great City this year.

Through our strategic, business, and financial plans, all adopted in 2020, and in conjunction with our citywide citizen survey, the city has established numerous goals and priorities for 2021.

One of the most important and ambitious projects for next year is the continuation of construction within the Front Beach Road CRA (Community Redevelopment Area). We will begin construction soon on Segment 3, which includes adding a roundabout at the intersection of Front Beach Road and State Road 79. The road will be widened, with tram and bicycle lanes, sidewalks and landscaping added and utilities placed

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 Community

# Let's Get Growing with Julie: **Efficient Watering**



BY JULIE MCCONNELL, UF/  
IFAS EXTENSION BAY COUNTY

In my 8-plus years as an extension agent one of the most frequent errors I see in home landscape maintenance involves improper watering techniques. Landscape and turf irrigation systems help to establish plants and provide supplemental water when rainfall is scarce, but it is important to manage this tool properly. Many homeowners use the “set it and forget it” approach which not only wastes water and money but may also increase plant stress or decline. Improper irrigation amount or frequency can contribute to poor root growth and increase

the occurrence of fungal disease of foliage and/or roots.

Watering seems like a simple task, but if you stop to think about the goals of applying water, it becomes clearer how doing it incorrectly can impact your landscape. Here are some points to ponder:

What are the initial watering needs of my “new” plants?

When new plants, sod, or seed are added to a landscape they will need consistent watering to establish a root system that can support vegetative growth. This is called the “establishment period” and usually requires more frequent irrigation than what is needed for long-term maintenance. The goal of irrigation during establishment is to support the roots of the transplanted plant in a manner that encourages rooting into the surrounding soil. This is a temporary practice and should not continue indefinitely.

Where do I want those newly established roots to grow?

As a very general guide, mature root systems for shrubs should extend 8-12 inches deep.



For turfgrass, the ideal root system is 4-6 inches deep.

How do I encourage root establishment to these depths?

Studies have shown that applying one inch of water through irrigation systems to sandy soil typically delivers the water to a depth of 12 inches. Every site will differ slightly, but this is a good rule of thumb to follow. Since you want to encourage rooting depth of 8-12 inches for shrubs, your irrigation output on beds should provide that amount of water.

If watering shrubs by hand, approximately one gallon of water per 3-gallon nursery container size is usually adequate.

For turfgrass, you only need the water to penetrate the top 4-6 inches of soil which translates to approximately ½ inch of water per irrigation event. A demonstration of how to calibrate your irrigation system can be seen here <https://www.youtube.com/watch?v=odIN5U9IkKM>

How is maintenance watering different from establishment?



If planted in the appropriate place, most established shrubs usually do not need supplemental water after establishment unless there are extreme weather conditions such as drought or excessive heat. Turfgrass on the other hand, typically needs supplemental irrigation, however, the frequency is determined by individual sites, turf type, season, and current weather conditions. Automatic irrigation systems should be adjusted throughout the year and equipped with functioning rain shutoff devices. Even with a rain shutoff device, property owners should monitor weather conditions and turn systems off when not needed.

To determine how frequently irrigation should run on turfgrass, monitor grass for signs it needs water such as color change, slight leaf folding, and footsteps in grass not bouncing back. All of these are signs that the grass needs to have ½ inch of irrigation applied. After applying this amount, allow the grass to get back to that stage of letting you know when to water before scheduling another application. Monitor throughout the year and adjust as needed. In our area you may be able to go for weeks or months with irrigation systems shut off if you pay attention to what the grass needs. Detailed guidelines for turfgrass irrigation are available in “Watering Your Florida Lawn” <https://edis.ifas.ufl.edu/pdffiles/LH/LH02500.pdf>.

For more information about these topics please contact our office at 850-249-8091.

*An Equal Opportunity Institution. UF/IFAS Extension, University of Florida, Institute of Food and Agricultural Sciences, Nick T. Place, dean for UF/IFAS Extension. Single copies of UF/IFAS Extension publications (excluding 4-H and youth publications) are available free to Florida residents from county UF/IFAS Extension offices.*



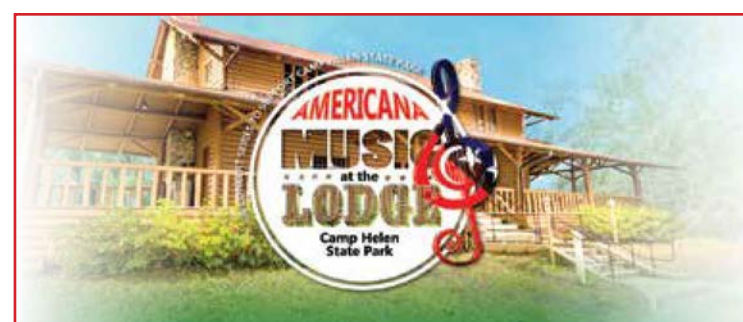
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## ONLINE CONCERT DATES

Join us online for the 2021 series of unique concerts featuring the best American roots musicians touring the country today. This impressive series of five indoor concerts at Camp Helen's historic log cabin style lodge is sponsored by the Florida Department of Environmental Protection and the Friends of Camp Helen State Park. The concert series is hosted by Lucky Mud.

**Jan 16 :: Rupert Wates**      **Feb 27 :: Wyatt Espalin**  
**Jan 30 :: Tom Kimmel**      **March 13 :: Nikki Talley**  
**Feb 13 :: Lucky Mud**



Concerts will be available **ONLINE 6:30-8 PM**  
on their Facebook page:  
[Facebook.com/FriendsOfCampHelenStatePark](https://www.facebook.com/FriendsOfCampHelenStatePark)

**Donations requested.** Donations will go directly to Friends of Camp Helen State Park to benefit the park's resource management projects and interpretive programs.

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# Hit The Trails: Start Off the New Year in Nature

By ANNA MCKAY

Northwest Florida has rich wetlands and natural wildlife in abundance, but that often gets overlooked in pursuit of beachier pursuits. Look a little though, and you'll find in and around Panama City Beach a variety of opportunities for outdoor recreation enthusiasts. Both locals and tourists alike can appreciate the nature trails and parks that are in the area, but one of the area's best kept secrets might well be Panama City Beach Conservation Park (shhhhh!).

Panama City Beach Conservation Park takes in an expansive stretch of over 2,900 protected acres and 24 miles of trail. Here you have the chance to experience beautiful ecosystems thriving and uninterrupted. From hiking to bird watching and biking (as well as the occasional bear or wild hog sighting), there are activities for all ages - and it's free. Also, a \$95,000 trail stabilization project was completed in 2020 in an effort to improve surface conditions for pedestrians and cyclists which means, for those of you



who already frequent the park, no more muddy bogs along Cypress Pond Trail. In part because of the damage done to the trails by aforementioned wild hogs, Utilities Director Al Shortt explained in a recent press release that, "These trails were rough and uneven, creating a tripping hazard." This project included the regrading of five trails with a more level gravel surface. According to Shortt, "These materials provide a better walking and running surface, yet allow stormwater to go through."

The park is dog-friendly (leash required), with a good selection of trail lengths to enjoy, including short jaunts suitable for

less-enthusiastic hikers (.6 miles in length) but also a more serious 11-mile route, with peaceful boardwalk passages and three-mile hikes in between. The park utilizes Bay County's reclaimed water system to rehydrate the wetlands and also actively works to restore and re-nourish the habitats for wild species. A handy trail map is available upon arrival, and there is a park

shelter, restrooms, parking, picnic tables, and a water station available for your convenience. Located just over a mile north of Panama City Beach Parkway, the Conservation Park can also be reached via the western arm of Gayle's Trails, a paved walk/bike trail that starts from the north side of Frank Brown Park. The Conservation Park is open every day from dawn to dusk.

## Landscaping Scam Uses Bullying And Intimidation

The Bay County Sheriff's Office released information on a scam currently in Bay County involving contracting with individuals for putting down pine straw in landscaping.

In this scam, potential victims the con man believes would be vulnerable to intimidation and bullying are targeted. The victim is approached at their home by a group of individuals in a vehicle that is pulling a trailer loaded with pine straw. The victim is approached and asked if they would like to have pine straw placed as a mulch in flower beds. Once a verbal agreement is reached on a price for the pine straw and the labor, the work is done. It is then the scammer demands a much higher price for the straw and work. The scammer becomes aggressive and tries to intimidate the victim into paying the new price, which is often double or triple the original agreed upon amount for the service. Law enforcement believes there may be several teams of scammers now working this scam in Bay County.

Anyone contracting for landscaping services at one price only to find that, once completed, the price for the work has been unreasonably increased, is asked to contact local law enforcement. Do not pay the higher price because of bullying or intimidation. The number for the Bay County Sheriff's Office is 850-747-4700.



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 Education

# Students in Focus: Dr. John Holdnak Leads the Way at Gulf Coast State College

By JAMIE ZIMCHEK, EDITOR

Dr. John Holdnak, Gulf Coast State College's president, has Panama City roots so deep he was delivered at Lisenby Hospital on 11th Street by a doctor who sat on the college's board of Trustees when he was originally hired in 1982. Lisenby Hospital has long since closed, but Holdnak, at the helm of GCSC since 2014, through a major hurricane and equally daunting pandemic, is still going strong.

Like most career paths, Dr. Holdnak's has had a twist or two. A Bachelor of Science in Leisure Services from Florida State University in Tallahassee set him on the general road toward administration, first as an intern at a commercial resort, then in a position running the college's student activities programs. He detoured from these more administrative roles to finish a Master of Science from Florida State University Panama City in Psychology, and spent some time teaching before really locking in on his calling.

Equipped in 2005 with a Doctor of Education from the University of West Florida in Pensacola, Dr. Holdnak continued to take on more administrative responsibilities, including time spent as an academic department head, Director of Wellness and Athletics, Human Resources Director, and the Dean and Vice President of Administrative Services, at GCSC, with a sum total of 26 years at the college on his first watch. Subsequently, over the next six years, he manned the position of Vice Chancellor for Fiscal Policy, and later the Executive Vice Chancellor, for the Florida College System.

The Florida College System includes 28 Florida community/state colleges - and though Gulf Coast State College might be one of the smaller in enrollment size, it plays an outsized role in the community, offering not just a two year Associate of Arts degree, but also associate degrees and certifications in a variety of occupational fields, and a hand-



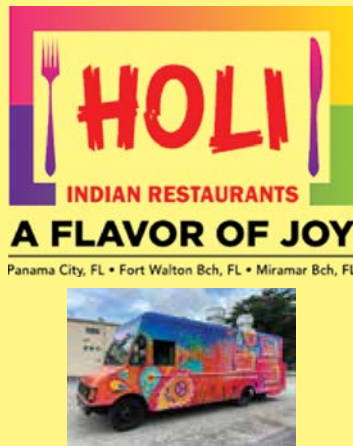
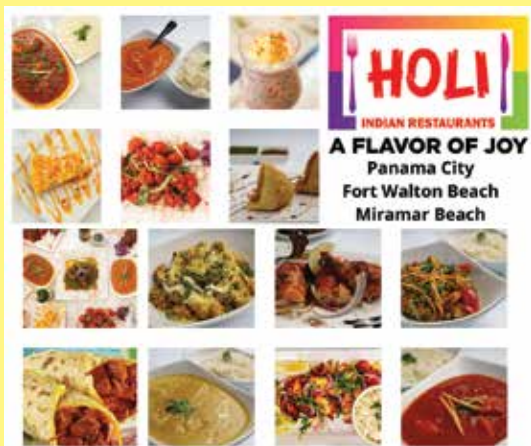
ful of options for full four year degrees, like a Bachelor of Science in Digital Media, or in Organizational Management. Holdnak also notes that GCSC boasts the lowest tuition and fees fees of all 40 public institutions in Florida, including both public colleges and the state's public universities. Better still, you can finish an Associate of Arts degree here for far less than at a traditional university, and then transfer over to one of Florida's 12 universities, where you are guaranteed acceptance to the university as a junior.

Limited access programs at the university may require a separate application and the completion of specified prerequisites, also typically taught at Gulf Coast. In other words, this is a state college with its community and the needs of its students at its core.

What take-aways does he have from his many years of experience? "Perspective is everything," he says. "Every second we have with students is so precious." This approach guides decision making for the college, where the focus on impact to students is paramount. He relates that this is relevant even in thinking about school closures due to inclement weather. "Closing is not a simple decision," Holdnak explains. It's particularly crucial near the end of a term, when the remaining time spent in class is even more limited. Though major storms have fortunately been less of an issue these past two years, GCSC has not been immune to the changes necessitated by the Covid-19 pandem-

ic. Because growing evidence suggests that student academic performance often drops with online learning, Holdnak has worked to make faculty more accessible and provide more online and supplemental resources. For classes that, out of necessity, involve in-person learning, like lab classes, clinicals, or fire fighting training, they've done things like reducing class frequency by making class sessions longer, and reducing class sizes so that students can spread out more in existing facilities. Thanks also to close adherence to CDC guidelines, and a flexible approach to classes that includes virtual or hybrid options when possible, there have been "zero transmissions of the disease that occurred on campus related to college events," he says. Which is impressive, no matter your degree.

Head to Gulf Coast State College's website, www.gulfcoast.edu, for more information on degree programs and to register now online for spring 2021.



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## School Spirit: Beach Elementary School

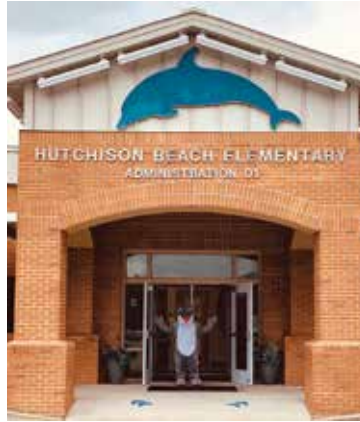
BY GLENDA NOUSKHAIJAN,  
PRINCIPAL, HUTCHISON BEACH  
ELEMENTARY SCHOOL

At a time when things in the world are uncertain, Hutchison Beach Elementary School continues its rich tradition of embracing a global community. Beach welcomes children from around the world as the 'Newcomer' school for the Panama City Beach area. This means that students whose first language is something other than English come to Beach to become fully immersed in the English language with highly specialized teachers and paraprofessionals to support them along the way. Currently, there are 12 home languages other than English spoken by our students. All students have the opportunity to join the Foreign Language Club, where they teach each other and our principal how to greet others in their languages. This also allows them to practice new skills and vocabulary in a social, no-pressure context, and just have fun with their new friends.

All students, not just those

learning English, are an integral part of the 'Leader in Me' leadership culture of the school's environment. Under the principles of Stephen Covey's 7 Leadership Habits, students analyze their own data, set personal and educational goals, and even develop trackable plans to achieve them. Students are shown how their individual goals tie into achieving the overall school goal, and how their role is important to the sum of the parts. By the end of the year, Beach students learn how to lead their own parent conferences, showing parents their goals and progress, as well as steps for improvement. Our students carry this life skill with them on to middle school and beyond.

Beach jumped on a growing trend this year, adopting the 'House System' of the Ron Clark Academy. Belonging to one of four houses, students get a chance to develop relationships with students across grade levels, which help support and nurture their strengths and talents. Choosing a new service



project each grading period, students compete across the houses to provide services or supplies to local non-profit agencies. Giving back to the community and service leadership is part of the culture at Beach.

Cultivating interests and life skills is another important part of the learning environment here. Just about every day of the week, you can find students staying after school to pursue more knowledge about science, running, ukulele, choir, and even debate. There's a club for just about every interest! Students are responsible for initiating



ideas for their own clubs, and take action plans for their club to the principal for approval. Civic responsibility is encouraged through lessons on citizenship, including the second grade's 'Oreo Election' where students vote between the chocolate Oreo and the Golden Oreo, to character education building and anti-bullying campaigns.

Currently on hold due to the Pandemic, but hopefully not gone forever, Beach also enjoys a tradition of exceptional field trips, including but not limited to Washington, D.C., St. Augustine, SeaWorld overnight, and visits to unique local attractions. Tied into state standards, these trips give the opportunity for students to expand their horizons, pique career interests, and

experience things they might not ordinarily enjoy.

Beach teachers and staff are committed to making lessons engaging and relatable for children, and offer several classroom transformative experiences a year. Previous transformations have included carnivals, Polar Express, Candyland, Harry Potter's Hogwarts, and neon-black light. Students enjoy a day's worth of activities around a thematic unit, complete with costumes, decorations, and hands-on learning.

Whether you are new to Panama City Beach or just looking for a school 'home' for your children, you've found it at Beach Elementary. Great Happens Here!

## Update from Bay District Schools Superintendent

BY BILL HUSFELT,  
SUPERINTENDENT, BAY DISTRICT  
SCHOOLS

It's not a surprise to anyone that the beach is growing by leaps and bounds. With that growth comes change and diversity and that's something that we're embracing at Bay District Schools.

Hutchison Beach Elementary School houses the beach's self-contained English Language Learner (ELL) program for newcomers in kindergarten and for fourth and fifth grades. Those

programs blend both English and the child's native language to create a seamless curriculum delivery model that helps the child assimilate and acquire English fluently. According to Principal Glenda Nouskhajian, ELL students in grades 1-3 are served in their mainstream classrooms with the support of bilingual paraprofessionals and a host of curriculum materials in their native languages.

Since the ELL students have many peers at Hutchison Beach,

they are able to gather in small groups and converse in their native languages as needed which helps ensure rich discussions and deep understanding of new material. Currently, students at Hutchison Beach speak a staggering 12 different languages at home, but that diversity ensures the school has a rich cultural heritage.

At neighboring Surfside Middle School, Principal Matt Pitts says 93 of his 771 students speak a language other than English

at home. Surfside ELL students speak a total of 14 different languages and the school has an on-campus translator to assist parents in meetings.

Surfside's comprehensive ELL program includes multi-lingual and native-language groupings for class activities and daily push-in and pull-out services with bilingual paraprofessionals who can provide support in the student's native language. Computer-aided instruction is also available in multiple languages

and students are provided picture and word dictionaries to help in language acquisition. Surfside's teachers are well equipped to help their ELL students with individual support provided as needed.

At West Bay Elementary School, three bilingual staff members help their 18 ELL students with individualized academic support. West Bay Principal Deniece Moss says her school provides all students with social

*Continued next page*



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Education

# The Buzz: Beach Mosquito Control District

BY JAMES CLAUSON, DIRECTOR  
The Beach Mosquito Control District was originally formed as 'The Gulf Mosquito Control District' on October 14, 1952, when the citizens of the Panama City Beach area voted to tax themselves and create a mosquito control district. The District's name was changed to 'The Beach Mosquito Control Dis-

trict' in early 1997. It operates under Chapter 388 of the Florida Statutes and Rule 5E-13 under the Dept. of Agriculture and Consumer Services, FDACS. An Independent Special Taxing District, it is governed by a board of three Commissioners that are elected by the voters in the District; each Commissioner serves a four-year term.

Funding is received to operate the District through the levying of a local ad valorem tax, and state matching funds. The District is dedicated to the control of disease-bearing arthropods and nuisance insects for the betterment, comfort, health, welfare, and prosperity of District inhabitants. The boundaries of the District are Hathaway

Bridge on the east, to the Walton County line on the west and south of the intercoastal waterway. Beach Mosquito Control District (BMCD) uses four main methods to control mosquito populations on Panama City Beach: source reduction, larviciding, adulticiding, and public awareness and education. We are located in a new facility at

509 Griffin Blvd., Panama City Beach, Fl., 32413. We encourage anyone to call us if they are being bothered by mosquitoes at 850-233-5030 and visit us on our website: www.pcbeachmosquito.org. We are here to serve you, the public.



## SUPERINTENDENT

*continued from previous page*  
and emotional lessons to support diversity in the classroom and throughout the school.

The ELL students at Patronis Elementary School are supported with a vast array of library books in their native languages, according to Principal Elie Spivey. Housed together in the school's media center, these books ensure students have access to grade-level literature in English and in their native languages. In the upper grades,

teachers have found that visual aids and photographs really help with comprehension of science and social studies materials and so Patronis teachers ensure they include many of these materials in their lessons.

The staff at J.R. Arnold High School are currently supporting the high school version of the newcomer's program with a diverse, culturally-rich curriculum and several bilingual employees. Recently, Arnold took their guidance department "on the road" with pop up guidance offices set

up throughout the beach community. A specific outreach into areas where Spanish is the prevalent language was designed to "help our Spanish-speaking families make a connection in a community setting or environment that is less intimidating than the high school campus," according to Principal Britt Smith. With more than 100 ELL students at Arnold currently, Smith said their campus is always rich with a variety of languages including Arabic, Batu, Bulgarian, Creole, Czech, Mandarin, Mongolian,

Portuguese, Spanish, Thai, Uzbek and Vietnamese.

And finally, at Breakfast Point Academy, Principal Clint Whitfield has a cadre of bilingual paraprofessionals who assist students throughout the day and are able to quickly translate curriculum materials as needed. One of those paraprofessionals is the district's only Portuguese translator.

Approximately 86 students at BPA are identified as ELL and information at the school is available in English and a host of other languages.

To continue to support our families, information on our BDS website is translated into Arabic, Chinese, Portuguese, Russian, Spanish and Vietnamese with just the click of a button (on the upper left-hand corner). We embrace diversity at all of our BDS schools and our beach schools are no exception! The beach will continue to grow and change and become more diverse, and Bay District Schools will continue to be ready to support students from throughout the world.

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# Medicare Advantage Open Enrollment Period: January 1st through March 31st



BY MICHAEL ROTH

Retirement is a time of “transition” and “new beginnings” – which in “Medicare-speak” is a time for confusion, aggravation and frustration. Well, maybe it’s not that bad, but it can be trying. Today we will try to unravel the mystery of the “OEP,” which is the Medicare Advantage Open Enrollment Period (not to be confused with the “AEP” or Medicare Annual Enrollment Period). This is where the confusion may have kicked in... but “No Worries”. Allow me to clarify...

Medicare has one main open enrollment window (AEP) from October 15th through December 7th each year.

The other Medicare Advantage open enrollment period (OEP) is also annually from January 1st through March 31st each year.

The difference between the two is that from January 1st through March 31st, the Medicare Advantage open enrollment, you can do the following:

Switch from one Medicare Advantage Plan to another.

Or, quit your Medicare Advantage Plan and go back to Original Medicare, with the option to join a Medicare Prescription Drug Plan.

While it’s possible to switch from a Medicare Advantage Plan and go back to Original Medicare during both periods, it’s only possible to do the reverse (move from Original to Advantage) from October 15th through December 7th. Therefore, if you are on Original Medicare this doesn’t apply.

Let’s look at an example: You see a Joe Namath commercial for Medicare Advantage from October 15th to December 7th, so you call the 1-800 number. You expect Joe to put you with a Super Bowl outfit, but instead you



get the Cleveland Browns. What do you do now?

Answer: If you’re already in a Medicare Advantage Plan, you can switch to a different Medicare Advantage Plan from January 1st through March 31st.

Your new plan starts at the first of the next month and you’ll be automatically unenrolled from your old plan or you can simply go back to Original Medicare with an optional drug card.

While we’re on the subject of

1-800 numbers, generally speaking, you get better service by using a knowledgeable LOCAL agent. It doesn’t cost anything extra and they are familiar with the local networks, physicians, and drug cards. Your local agent values their reputation – nothing would be worse than running into a disgruntled customer at the local grocery store and having tomatoes thrown at you. So, they are interested in keeping you happy.

And speaking of happy, have a Happy New Year!

*Michael Roth is a 1980 graduate from UCLA. After graduation he started his career with Great-West HealthCare in the underwriting & actuarial department then moved into group sales in 1984. He has won numerous awards and started his Florida Blue agency in 2013. He happily resides on 30-A.*

*You can reach Mike at (850) 899-7003 or [mroth@mrbenefitsinc.com](mailto:mroth@mrbenefitsinc.com).*

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**Michael Roth**



 Dining

## Time with Wine: Aaron Pott of Pott Wines

At Kwiker Liquor, we know that the key to having a great selection of fine wines is knowing a great selection of Vintners and Winemakers. And we take pride in cultivating these relations to bring the very best to our customers in the Panhandle. This month we called on our

friend Aaron Pott to share his story with us:

We had all been hoping for a fantastic harvest in 2020. After months of dealing with the pandemic we all felt that 2020 was going to be something wonderful, that somehow a great vintage would make up for all

the horrors that we encountered in this problematic revolution around the sun. In the back of my mind I was thinking that it would be unprecedented to have three amazing vintages in a row! The vintages 2018, with its beautiful freshness and balance, and 2019, a vintage



of power and suppleness, were some of the best wines we had ever made.

On August 16, 2020 I spent the day working at my vineyard Châteauneuf du Pott 1600 feet above sea level with a dominating view of the Napa Valley. Our organic vineyard was in perfect condition. The vines' green leafy canopy growth balanced perfectly with the dark purple fruit that hung down from the canes in perfectly formed bunches. Thus far, the weather had been ideal; very little rain in winter, warm early spring and summer leading to a relatively cool early August provided by the cooling fog of the San Francisco Bay.

The next morning we would wake up to a spectacle that I have rarely seen in the Napa Valley, a lightning storm. The lightning would ignite a series of fires that would change the course of the vintage and the fortunes of many vintners forever. The fires that started early that morning, along with another starting on the night of September 27, would not be under control until late October.

Many of the vineyards that were nearby the fires would suffer from smoke taint, caused when fresh smoke creates volatile phenol compounds in the wine. These compounds cause the wines to smell of old cold smoke, like an old ashtray that needs emptying (if anyone can remember that!) and gives a smoky flavor to the wines as well as a slight bitterness and grainy feeling tannins. Great wines can become almost undrinkable due to smoke taint. This horrible outcome paled in comparison to the specter of losing a winery or even a vineyard destroyed by fire.

Our little family owned winery is uniquely small. We make a little over 14,000 bottles of wine (about 1200 cases). I grow and make the wines, oversee the vineyard and in addition consult for a handful of ultra premium wines in the Napa Valley (Black-

bird, Greer, Emos, Fe, Martin Estate, Bernard Magrez Napa Valley, Perliss, James Cluer's Sigma Project, Saint Helena Winery and Seven Stones). My wife handles the website, releases, client interface, and the complex economics of a small winery. My daughters, Tosca 13, and Isolde 11, help out in the vineyard and winery when school permits. Our wine is genuinely hand made from organic grapes, and hand sorted twice before going through a series of optical sorting devices. Grapes are put to open top wooden fermentation vats using gravity and punched down by hand (and sometimes by feet!) to extract the delicious flavors of the grape into the fermenting juice. Fermentation occurs naturally with no added yeast or bacteria. Wines are put to artisan French coopered barrel or clay amphora without filtration and stored in a strict environment of 55°F and 75% relative humidity until they are ready to bottle.

We make three different tiers of wine. The third tier known as Pott Wine Napa Valley is a blend of Cabernet Sauvignon, Cabernet Franc and Merlot from all of our vineyards scattered about the valley. The second tier is known as our Single Vineyard wines. These 4 wines come from 3 different iconic vineyards around the valley. Her Majesty's Secret Service Cabernet Sauvignon and our Original Gangster Grenache come from Stagecoach Vineyard. Kaliholmanok Cabernet Sauvignon is from the Kicu'me Ballard Vineyard on the very top of Spring Mountain, and Turf War Cabernet Sauvignon from the legendary Tychson Hill area in the northern part of St. Helena. Finally our top tier is from our organic estate vineyard on Mt. Veeder known lovingly as Châteauneuf du Pott. We make four different wines: a small quantity of Viognier (the only white we make!) that we call 20m3, a natural wine from 100% Cabernet

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# PCB Flavor

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## IN THIS ISSUE

ISO: PCB's Best Signature Cocktails

Tastebudz

Art & Event Highlights

## ISO: PCB's Best Signature Cocktails

By JACK SMITH

Far be it from me to tell you which signature cocktail to enjoy sitting outside gazing at our world famous sunsets. Just know that I'm going to tell you there's something special about sipping a perfectly crafted cocktail at a local watering hole as you soak in the sights, sounds and smells of Panama City Beach. Drinking also brings together bartenders and patrons, tourists and locals. Some of my most memorable moments begin with a good drink and close friends. Just as countries all over the world are known for their unique foods, destinations are also famous for their libations. Ernest Hemingway is known for spending countless hours at Sloppy Joe's in Key West downing Mojitos. So if you are here on vacation, and looking for the perfect bartender to mix a beach-unique cocktail (or a Hemingway-worthy Mojito), just ask the locals. They'll know where to send you for just the right sunset pairing. See next page for some of our favorites.



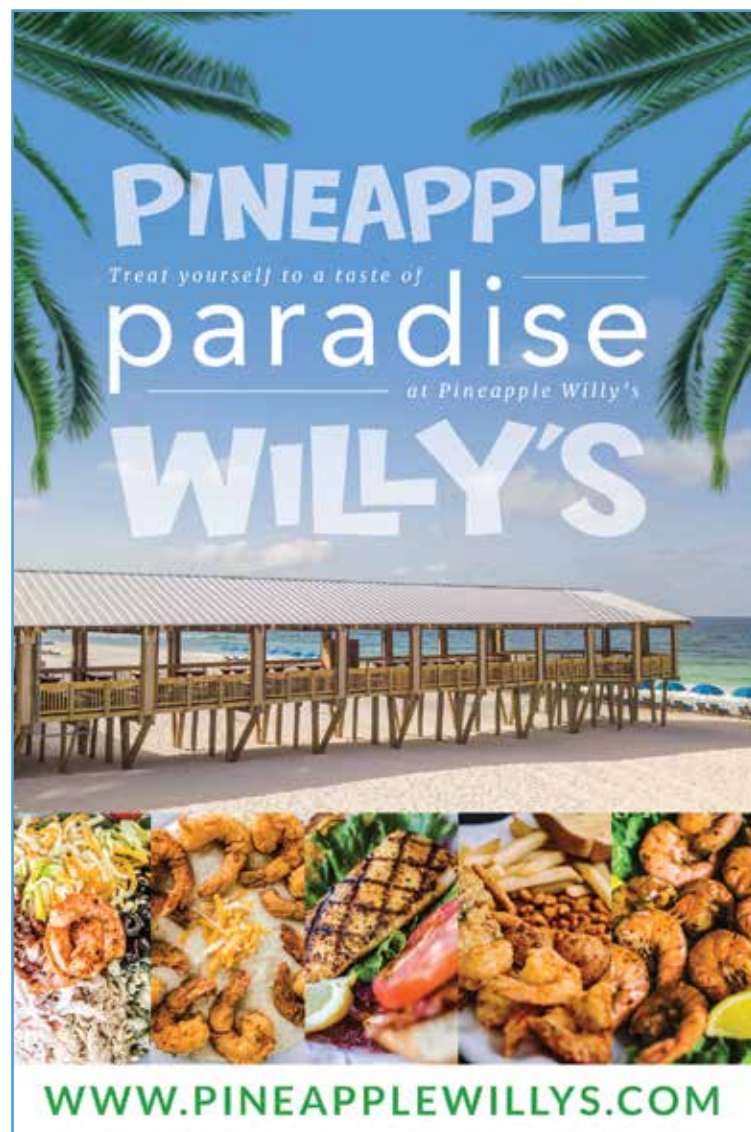
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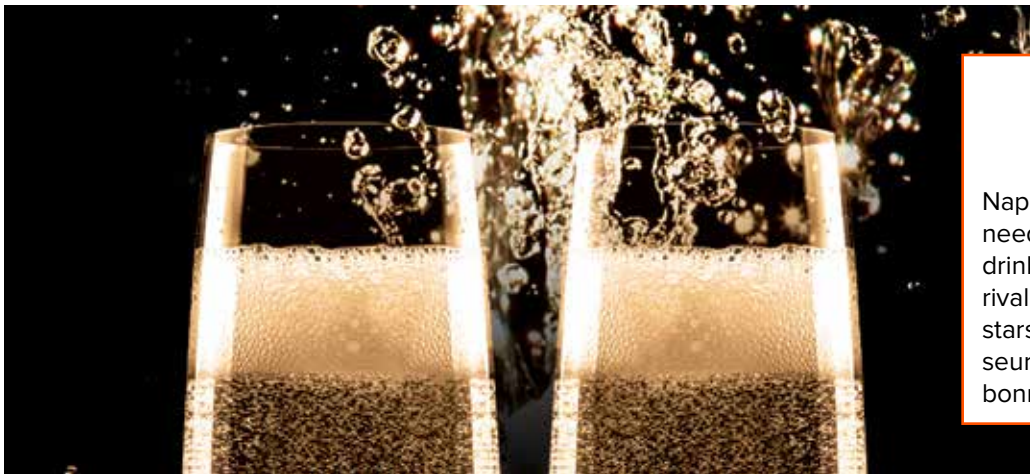
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## Capt. Anderson's Restaurant

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

Napoleon Bonaparte said, "In victory, you deserve champagne. In defeat, you need it." Win or lose in 2021, Capt. Anderson's invites you to explore the ultimate drink: champagne! Our legendary cellar houses a selection of champagnes unrivaled in our part of the world. So, next time you go out for a cocktail, "taste the stars" instead! Our servers can guide you through it, from beginner to connoisseur, all the way from a glass of Moët & Chandon to Dom Perignon P3, Krug D'Ambonny, and Salon. Wine lovers: check out the Wine Club at [captandersons.com](http://captandersons.com).

## The Shrimp Boat Restaurant

1201 Beck Avenue, Panama City | (850) 785-8706

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

The Shrimp Boat, located in Historic St. Andrews, is well-known in the local area for their line of signature drinks. Stop by the waterfront restaurant from 4-7 PM for their daily Sunset Special: Buy 1 Get 1 Signature Drinks. Ocean Water (left) features Bacardi, Blue Curacao, Peach Schapps, Pineapple and Sour. Heavenly (middle) features 360 Double Chocolate Vodka, Godiva Chocolate Liqueur, Bailey's, Cream de Cacaco and Cream. Crew of St. Andrews' Punch (right) features Bacardi, Malibu, Pineapple, Orange Juice and a splash of Grenadine.



## Christo's Sports Bar & Grill

2903 Thomas Drive, PCB | (850) 708-1878

[christosportsbarandgrill.com](http://christosportsbarandgrill.com)

A sports bar with a twist! Come in for our full selection of spirits, 13 ice cold beers on tap plus great hot wings, burgers and seafood. Try our Blueberry Blush - made with blueberry vodka, fresh lemonade and a floater of DeLoach Pinot Noir. Family-owned full sports bar featuring 25 high def TVs covering all the major sporting events. We have a different seasonal salad each month—this month is a kale/apple. We have delicious homemade soups to warm you up this winter, including tomato, potato, vegetable, broccoli & cheese and navy bean & sausage.

## Mike's Café & Oyster Bar

17554 Front Beach Road, PCB | (850) 234-1942

[mikescafeandoysterbar.com](http://mikescafeandoysterbar.com)

Full bar, cold drinks and fresh seafood. Come see us during our winter hours 3-9 p.m. seven days a week and enjoy a cocktail. Try our Gulf Rum Punch with vodka, cranberry, orange, pineapple juice and a splash of Sierra Mist. Our family opened Thomas' Donuts on the west end of Panama City Beach in 1971 and we have been serving old friends and making new ones ever since. Mike's Diner was opened in 1986 with a commitment to providing friendly service and the best quality food. Come see why our customers keep coming back!



## POTT WINES

*continued from page 12*

Franc known as Agnès Sorel, a blend of Cabernet Franc, Cabernet Sauvignon and Merlot called Space and Time, and finally our incredible mountain estate Cabernet Sauvignon known as Incubo.

Luckily in 2020 our estate vineyard was far from the fires

yet we will still only be making a fraction of the wines that we produce normally due to smoke taint. We will not be making Kaliholmanok, Her Majesty's Secret Service and Original Gangster. In these vineyards we didn't even bother to pick grapes. Quantities of estate wines will be about 20% of their normal production. The Pott Wine Napa Valley will also be in very limited supply from 2020.

Although the dream of having a third great vintage in a row has been dashed by fire, what we have produced is exceptional. It has also shown one of the greatest fundamental aspects of great wine, terroir. Terroir is a French word that means all of the elements that affect the aromas, aspect and flavor of a great agricultural product. Whether it is cheese, peaches or wine, climate, site, and weather

make a difference on how each of these looks, tastes, and smells. We winemakers have been yelling about this for years because it is the most important difference between wines. We make wines from unique sites and these wines are unique because of the sites. If there are eucalyptus trees near a vineyard you will smell and taste the menthol of the eucalyptus trees in the wine. If there is lavender, sage, roses

or other flowers and spices being grown close to the vines you will smell them in the wine. And sadly, if there is fire nearby you will smell that in the wine too! When you drink wine, smell it, taste it and think about what the site looks like, what the dirt looks like and is made of, what is growing around it and how it is affected by the weather. All of this and more is wine!



# Fresh is Always Best at Christo's Sports Bar & Grill

BY JOANNE MACPHEE

Since opening in April 2015, Paul and Christine Christo have enjoyed building their clientele and watching their namesake Christo's Sports Bar and Grill grow and prosper to become a popular local hangout.

Their success is due in large part to their very hands-on approach to the day to day running of their restaurant. Christine works front of house in tandem with the wait staff, ensuring customers are kept happy, while Paul oversees the kitchen.

Another reason for their success is their commitment to keeping it fresh, and when it comes to the seafood, keeping it local. They rely on local fisherman Captain Jack Conzelman for



their daily fresh catch. They even feature 'Fish Trax Marketplace' QR Codes on the menu, so using your phone, you can see exactly where and when your selected catch was caught.

Christine enjoys creating new recipes for the restaurant, especially the seasonal salads, ensuring there are a few healthier choices on the menu. Rest assured, there are also plenty of Sports Bar favorites to be had from chicken wings and burgers to tacos and quesadillas. Both

Paul and Christine take pride in the fact that as much as eighty percent of their menu is made from scratch daily and everything is made to order. Paul's own specialty is the She Crab Soup.

The restaurant offers a full bar, featuring weekly drink specials created by the staff, who take pride in concocting new and enticing libations on a regular basis.

Nestled beside a gas station, just in front of the Hampton Inn on Thomas Drive, Christo's is an

unexpected treasure. Initially, it was as a Huddle House before becoming a popular hangout called Time Out. When Paula and Christine purchased the property, it was operating under the name Half Time. Using the family name for their new enterprise was important to Paul, Christine and their son Palmer. The Christo family has a long and storied local history in Town, going back several generations. Paul's great-grandparents founded Christo's 5 & 10, back in 1921 and it operated until 1976, selling a variety of items from candy to pots and pans, with several locations all over the Southwest. Paul's parents were the original owners of Spinnakers, Runaway Island and 7 Seas, three enor-

mously popular PCB restaurants. So, it seemed only appropriate that they keep the family's legacy alive and thriving through yet another generation and another successful business enterprise.

True to its Sports Bar roots, Christo's features no less than 25 flat screen TVs and is open Sundays during the regular football season. But immediately following Super Bowl Sunday, the restaurant reverts to its 'beach schedule' opening Monday through Saturday 11 a.m. to 11 p.m.

If you have not yet discovered this local gem, be sure to go in search of them soon! Christo's is located at 2903 Thomas Drive. Telephone 850 708 7878, or look for them on Facebook.

## Recipe of the Month: Quick Chicken & Dumplings

BY SUSAN BENTON,  
30AEATS.COM

### Ingredients

- 2 to 3 pounds of skinless boneless chicken breast cut into chunks against the grain, or meat removed from one or two rotisserie chickens
- 1 large onion, finely chopped
- 3 celery stalks, cut into 1/2 inch pieces
- 4 medium carrots, peeled and cut into 1/2 inch pieces
- 3 cloves of garlic, smashed with the back of a knife and finely chopped
- 1 teaspoon dried thyme or poultry seasoning
- 1/4 cup minced parsley leaves
- 3/4 cup frozen peas (Optional... I love frozen peas.)
- 3 (plus) quarts low sodium chicken broth
- 1 small container of chicken bone broth
- Mary B's Frozen Dumplings, 16 or 24 ounce value pack

### Directions

In a heavy bottom Dutch oven on medium heat add four tablespoons of olive oil.

Add the onion, celery, garlic and thyme. Sauté for about 5 minutes, but do not brown.

Add the chicken chunks and cook until the chicken begins to brown, unless adding the cooked rotisserie chicken later.

Remove cooked chicken and vegetables to a bowl and set aside.

Pour 3 quarts packaged low sodium chicken/bone broth into the pot and bring to a boil.

Season to taste with salt and pepper.

Following the directions on the package, cut the Mary B's dumpling strips into 1/3 pieces. Add one package of frozen dumplings, laying pieces gently in water one at a time, stirring often, creating the stew.

Let the dish return to a boil, stirring to keep the dumplings separated.

Add the peas and carrots, cover, reduce the heat and simmer on low for about 45 minutes. Keep stirring occasionally so that the dumplings don't stick. Prepare for some dump-



ling breakage. It's okay.

Add the chicken and other veggies from the bowl back to the pot. Turn the heat off and let the stew stand for about 10 minutes. The stew may thicken.

If too thick, add more chicken/bone broth a little at a time to get the desired consistency.

Ladle into a bowl and top with parsley. Makes 6 to 8 servings



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## In the Frame: Mark Little Out at Sea

By JAMIE ZIMCHEK, EDITOR

In a region deservedly noted for its sunset-centric images, Mark Little's photography stands out. Slightly irreverent in scope, Little focuses less on the sandy beaches that draw colorful throngs and more on the ever-changing water. "I like how the ocean is unpredictable," says Little. One minute it's a swell of satin, next drawn taut into an easy hill of aquamarine; the next, it's dark, brooding, mysterious. Equipped with an assortment of cameras and camera casings, it's not unusual to find Little stalking the perfect macro shot of water texture, or a wave's curl off a local beach. Occasionally he finds a surfer riding one of the coast's modest barrels, a rarity in a stretch of the Gulf better known for ankle busters. But it's not even action in the water he's after solely -



sometimes a serene expanse of semi-flat sea offset by a flawless

sky fills his frame, and makes it to print.

Born and raised in Birmingham, Alabama, Little, the son of a photographer and printer, is well acquainted with the scent of darkroom chemicals and the intricacies of 35mm film. These days, his equipment is digital, his images recognizable for their strong, sometimes stark, portrayal of the Gulf of Mexico. A musician and film-maker in his off-hours, Little brings something tangibly different - in part perhaps because of his creative diversity - to photography. "To me, photography is a way that I can freeze time and then have time later to reflect on what happened in the moment," explains Little. "I Like the way that photography really allows me to live in a moment after the moment has passed."

Often his framed prints are

stunningly expansive in scope, sometimes as wide and high as seven feet, making them seem almost life-sized - you can almost touch that wave just beginning to break on its way to frame's edge. Little often shoots in a square format, which well suits the structure of his sky and water compositions. It gives each piece a modern, minimal feel that shuts out everything else in favor of a meditation on elegance, and the sublime. His work hangs in collections from designers to NFL players, including a 14-piece commission for Alys Beach. He doesn't show in galleries anymore but works exclusively with collectors.

To learn more about Little and see more of his work, find him at [www.marklittlephotos.com](http://www.marklittlephotos.com).

## Event Highlights

### Veteran and First Responder Appreciation Lunch

Superior Air Conditioning Company will hold its quarter-

ly Veteran and First Responder Appreciation Lunch at Texas Roadhouse in Pier Park North on Tuesday, January 19, 2021 from 11:30 a.m. to 1 p.m. Veterans and first responders can register at [ASuperiorAC.com](http://ASuperiorAC.com) to win a free HVAC system. One first responder or veteran per quarter will be chosen to win. The giveaway is open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/Medics, Police, Sheriffs and Fire Fighters. This event is sponsored by A Superior AC, Texas Roadhouse, Beachy Beach Real Estate, Panama City Toyota, Servpro, Meeks Con-

struction, Edward Jones, Jansen Siracusa, The Arc of the Bay, Military Media, and The News Herald. Local businesses are invited and encouraged to donate door prizes and giveaways. For more information on attending, sponsoring, and raffle donations, please contact Pat Carraway at (850) 508-2265.

### Seelife Sculpture Display

Dolphins and turtles of the painted sculpture kind will soon grace the streets of Panama City Beach. To get a first look at these colorful 'creatures' before they're placed around town, catch the grand unveiling at 4 p.m. on February 12 at Panama

City Beach City Hall. For more information on Project Seelife, got to [sunshineartcenter.com](http://sunshineartcenter.com).

### Comedy and Cocktails!

Enjoy Comedy and Cocktails! January 20, 2021. at Captain Anderson's Event Center. Tickets are \$15 - \$25 and available at [www.eventbrite.com/e/january-comedy-and-cocktails-tickets-134689685475](http://www.eventbrite.com/e/january-comedy-and-cocktails-tickets-134689685475).

### Country on the Harbor

Country on the Harbor is coming to Capt. Anderson's Event Center Saturday, January 30th from 7-10 p.m. You're invited to this waterfront event. We have some really great talent lined up including Billy Dean "Billy the Kid" Andy Griggs "You won't ever be lonely" and local talent including Kyle Mitchell and Mitch Pierson. Hors d'oeuvres and a bar. VIP tables of 8 include a wristband for the open bar and servers. Preferred tables of 8 include a wristband for the open bar. General Admission tickets include a cash bar. This is one event you can't miss!

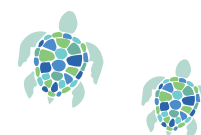
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By RICHARD CHERN, M.D.

You might have heard the phrase synthetic is not always bad and organic is not always good. But in the world of hormones, the research suggests bio-identicals are always the right way to go! So, what's the difference? The main difference is the molecular structure of a bio-identical hormone is...well...identical to our hormones, and the structure of a synthetic is not. Since this is not

## Bio-Identical vs. Synthetic Hormone Treatment

well understood by patients or doctors, hormones sometimes get a bad name.

Well, testosterone is bad, right? We hear news stories all the time telling us about the negative effects of testosterone. For testosterone in the form of testosterone cypionate, a synthetic—and the most commonly prescribed testosterone shot—this is true. Synthetic testosterone will make you feel better, but it will NOT make you healthier. Synthetic testosterone increases your risk of heart attacks, strokes, cancer and more. Bio-Identical testosterone, however, not only makes you feel better and provides an increase

in vitality for life, but also reduces your risk of Alzheimer's, cardiovascular disease, diabetes, osteoporosis, muscle loss and more (the list goes on).

In 1991, the Women's Health Initiative (WHI) was started by the National Institute for Health (NIH) to confirm the benefits of hormone replacement. The study was stopped in 2002, three years early, because the women taking synthetic estrogens were dying from heart attacks, strokes and breast cancer at such a high rate that the study could not ethically continue. Unfortunately, the story became "all hormone replacement is bad."

This information was so

widely dispersed that both patients and doctors around the world stopped using hormone replacement and many are still hesitant to use hormone replacement today. However, while strokes, heart attacks, breast cancer and more are all increased in the women who received the synthetic hormones, those receiving bio-identical hormones experienced a decrease in their risk of all of these conditions. Again, synthetic hormones can improve symptoms, but bio-identical hormones improve health and prevent disease as well.

Bio-Identical progesterone helps decrease the risk of uter-

ine cancer, helps the brain heal after injury, and promotes nerve and brain function while synthetic progesterone, or progestins, increase your risk of breast cancer, stroke and heart attack. There is a pattern here I believe everyone can see.

At The Hormone Restoration Center, we specialize in bio-identical hormones and believe we have the highest quality bio-identicals available. For more information, please call 850-837-1271, located at 12889 U.S.-98 E., Unit 107B in Miramar Beach.



By STEPHENIE CRAIG, JOURNEY BRAVELY

2020 is over and yet you might continue to face many of the same challenges as you enter the new year. It can be easy to feel resentfully stuck in survival mode and to view yourself as a victim of the pandemic and other major stressors of 2020. Isolation, financial challenges, racism, political change, value debates on social media, and missing the way things used to be. It's all a lot

to carry and work through as you hope for recovery and continue to walk in the mess.

Resolutions may feel trite and impossible this year as we limp along and try to hold it together. Honestly acknowledging our personal and collective discomfort and suffering is a healthy practice. However, getting stuck in bitterness and hopelessness only feeds the negative energy we are all hoping to escape.

What if instead of writing resolutions, you were to ask yourself what you want your story to be at the end of 2021?

While there are many circumstances in life that are often out of your control, you are in control of your behavior and choices. You get to decide how you'll treat others, how you'll

talk to yourself, how you'll live out your faith, how you'll engage with your values, how you'll take healthy risks, how you'll respond to challenges, and how you'll step into personal growth. These personal practices will largely shape your story this year.

What if instead of carrying the weight of victimhood from 2020, you were to step into the practice of writing all of the

parts of your story that are within your power?

### 5 Ways to Move from Victim to Writer of Your 2021 Story:

**Acknowledge struggle while looking for redemption.** Honestly admit to yourself when you're experiencing grief and hardship. Feel the feelings associated with the difficulty.

Watch for short- and long-term ways you see suffering in your life creates opportunity for growth, connection and comforting others.

**Create a mental or written list of 3-5 big ideas** within your control you want to be true of your story at the end of 2021. Examples: I want to have

*Continued on next page*

## What's Your 2021 Story?



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 Wellness

# Gone Yesterday, Hear Today: Taking a Proactive Approach to Your Hearing Health

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fication recommendations and education on proper use and care of hearing protection devices. One in every ten Americans has hearing loss, making it the most common sensory disorder. The prevalence of hearing loss increases with age and it can

affect up to one in three individuals over age 65. Among seniors, hearing loss is the third most prevalent medical condition. Call All Clear Hearing Centers today and start hearing better tomorrow.

## 2021 STORY

*continued from previous page*

been a loving, connected parent, friend, partner. I want to have given generously from what I earned. I want to have expressed a grateful attitude regularly. I want to have faced challenges and pain with grace and dignity. I want to have spent time on things that matter most to me. I want to have said encouraging things to myself and others most of the time. I want to see progress in this specific business skill. I want to have engaged a spirit of adventure.

**Create a more detailed story** for each of your 3-5 big ideas. Big idea: I want to have lived generously. Detailed story about living generously: I want to look back over 12 months and see that I intentionally set aside money, time and other resources as a monthly practice rather than spending all of my resources on myself. I want to see that I used those resources to give to people and causes I value. Some of the people and causes I value are my church, Caring & Sharing of South Walton and Compassion International.

**Take steps to make your**

**story real.** If I'm going to look back and see that I gave generously this year, I'm going to: set up auto-giving for my top 3 valued organizations, set up a specific auto-transfer savings account designated for generous giving, set up regular monthly volunteer hours.

**Read and edit your story** as you go. Check in monthly on your story and determine if you're living into the story you want to be true at the end of the year. Be gracious with yourself, determine where you're struggling, and make edits when needed. For example: I planned to auto-give to 3 organizations but I had a financial change. I'm going to reduce my amounts to all 3 or I'm going to choose one organization instead.

The healthy way to engage your 2021 story is to face the circumstances outside your control with acceptance and focus on writing what you can control with hope and determination. As you move from victim to writer of your 2021 story, remember that Journey Bravely has coaching sessions available to help move your story forward. Connect with us at [journeybravely.com](http://journeybravely.com).



## Change your perception, change your life.

Most people don't know what to expect from hearing aids. Misperceptions and second-hand experience with bulky, whistling, old-fashioned analog devices continue to influence the way people think about hearing aids.

Hearing aids have changed dramatically from a generation ago — from outward appearance to internal technology — making them vastly more appealing and effective.



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BY SEAN DIETRICH

**DEAR SEAN:**

I don't think my school is going to have prom for 2021, everyone is guessing this is the case. We don't know yet, but it's probably not happening. It just sucks that we might not get to do this because we have nothing to look forward to.

Thanks,  
A-SAD-JUNIOR

**DEAR SAD:**

First of all, I am sorry. I know this year has been a major let down. So I am not going to offer you some overused parental slogan like: "You oughta count your blessings, young lady."

When I was a kid I heard versions of this phrase all the time from my mama. And I swore these words would never, EVER exit my lips. Because this is old-person talk, and I'm no fuddy-duddy.

Although, before I write another word, you should know something. Life is unfair and nothing you can do will change this. Not just a little unfair, either. A lot unfair.

Nowhere is this more clearly illustrated than in karaoke clubs. Have you ever been to one? They are totally criminal. Singers with the pitch sensitivity of tugboat airhorns try to sing "I Will Always Love You" while spilling their Harvey Wallbangers all over the audience. And these people get standing ovations.

Meanwhile, the guy who sings from memory all eight verses of Allan Sherman's masterpiece, "Hello Mudda, Hello Fadduh," gets booed off the stage. I ask you, is this fair?

Something else unfair? The price of automotive tires. I bought new truck tires a few days ago and they cost as much as a three-bedroom rambler. I remember buying secondhand tires when I was a younger man for \$19 apiece from "Al's Used Tire Barn." Al even threw in a complimentary emergency flare gun.

You know what else really sucks? Body pain. I had spinal

surgery when I was in my mid-20s; nobody ever tells you how quickly chronic pain can ruin your life. And here's the worst part: chronic pain affects about 50 million Americans. That's roughly the population of eight U.S. states. How's that for unfair?

While we're on a roll, here's another. Last night, 390 million people went to bed hungry. Starving actually. And in your own national backyard, 11 million kids live with empty pantries.

I once knew a couple of kids in my town who grew up in "food insecure" households. One of them was in such brittle health he died from pneumonia.

Starvation, in case you're wondering, happens like this: Your body starts eating its own muscular tissue in a last-ditch effort to fuel your brain. But after a while it's no use. Without calories, your cells can't fight off viruses and bacteria, so your body gives up. Your belly bloats, your skin starts flaking away. Your teeth fall out.

Whenever you have a bad day, think about this: Yesterday, 25,000 people died from hunger. Many were kids.

And hunger is preventable. What about things like cancer? Each year this disease kills 600,000, which equates to 69 people per hour. Or what about heart disease? Or COVID? Or diabetes?

Listen, I'm not trying to make you feel bad. I promise. Quite the contrary, I'm agreeing with you. Because, yes, this world is unfair. But this life shows no prejudice with its unfairness. Almost everyone is going through their own private hell right now.

Still, there is a tiny bright side to this pandemic mess. And I have been saving this part for last.

Back in the 1930s when the economy tanked and jobs were a myth, when the country fell into a Great Depression, people could have given up, moped around, and bitterly complained. But do you know what many Americans did instead?

They went dancing.

Yes. In a time when life expectancy was plummeting, and hunger was going up, and suicide was on a sharp rise, folks made their own fun. They started dancing like their pants were on fire. Towns threw big, fun bashes

that would've made your prom look like a routine colonoscopy.

There were all-night dance contests in nearly every backwater, township, and major city across the nation. And when people couldn't find any local dances, they threw parties of their own, scuffing up the floors in Mama's living room.

Radio stations from Maine to California were broadcasting non-stop "musical dance hours." Parents would waltz, brothers and sisters would foxtrot, Aunt Lucille and Uncle Ray Ray would two-step like lovebirds.

Radio ownership in the Depression skyrocketed. Which almost makes no logical sense when you think about it. But

that's what happened. Over 80 percent of U.S. homes owned radios by 1939. Dance music was, literally, everywhere.

This reminds me of my grandfather, who lived through the Depression. Like you, he didn't get a prom, either. He dropped out of high school when his father died. He started doing a man's work as a teenager. His brother got polio, his mother gave piano lessons to earn enough for supper.

And yet he danced. I have a picture of my baby-faced grandfather holding my brunette grandmother. The photograph was taken in some dancehall. They're both on the pinewood floor, smiling wildly like two film stars.

They were about your age in this photo. And do you know what? They don't look sad. In fact you'd never guess the world was crumbling by the looks on their faces. They appear downright hopeful.

These were two people who knew hunger. Two people who had occasionally gone barefoot. And yet they went dancing multiple times per week.

So I know this has been a tough year, and I'm on your side here. In fact, I'm just like you. Which is why I pray our mouths may never mistakenly claim that we have "nothing to look forward to."

Because you and I really oughta count our blessings.

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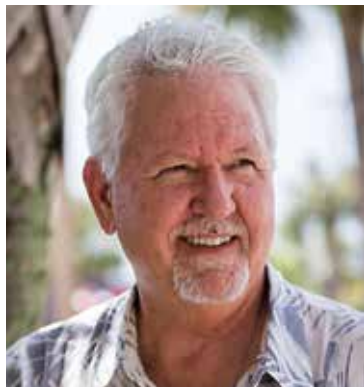
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 Musing

# A Pastor's Ponderings: Have a Joy-filled New Year



By DAVE HOLLAND

My mother says I was born 40 years old, a quiet and serious child. Expressing emotions has always been difficult. So, I have to work at showing love. When I became a Christian, I considered my sober demeanor to be a godly, sort of a gift from our puritan ancestors. But as I ponder Luke 10:17-23, I am struck by the raw emotional joy Jesus demonstrates toward His Father in front of the men.

Jesus sent out 70 disciples into the surrounding villages to proclaim the kingdom of God and prepare them for His coming. In Luke 10:17 (NKJV) we pick up the story: The 70 returned with "joy" saying, "Lord, even the demons are subject to us in Your name." The disciples' "joy" comes from the Greek word "chara" and means cheerfulness or calm delight. Thrilled that Christ used them to help people, they bristled with new-found confidence. There is nothing like the rush of helping people encounter God.

Christ joins the joy-party: "I saw Satan fall like lightning from heaven" (Luke 10:18, NIV). People who declare God's kingdom message defeat the devil and give joy to the King. Jesus rejoiced with them. He also reminded them that it was more important their names are written in heaven. All believers in Christ possess



this basis for joy as there is no greater miracle than your salvation.

But Jesus demonstrates a better joy. As the disciples share their victories, Jesus turns toward His Father and erupts in prayer, "full of joy through the Holy Spirit." In this instance, the word translated "joy" is derived from the Greek word "agalliao" meaning to jump for joy, exult, to be exceedingly glad. Unrestrained and unashamed, Christ leaped with exuberance. I think He rejoiced more in the success of others and

He poured that joy out toward Father God.

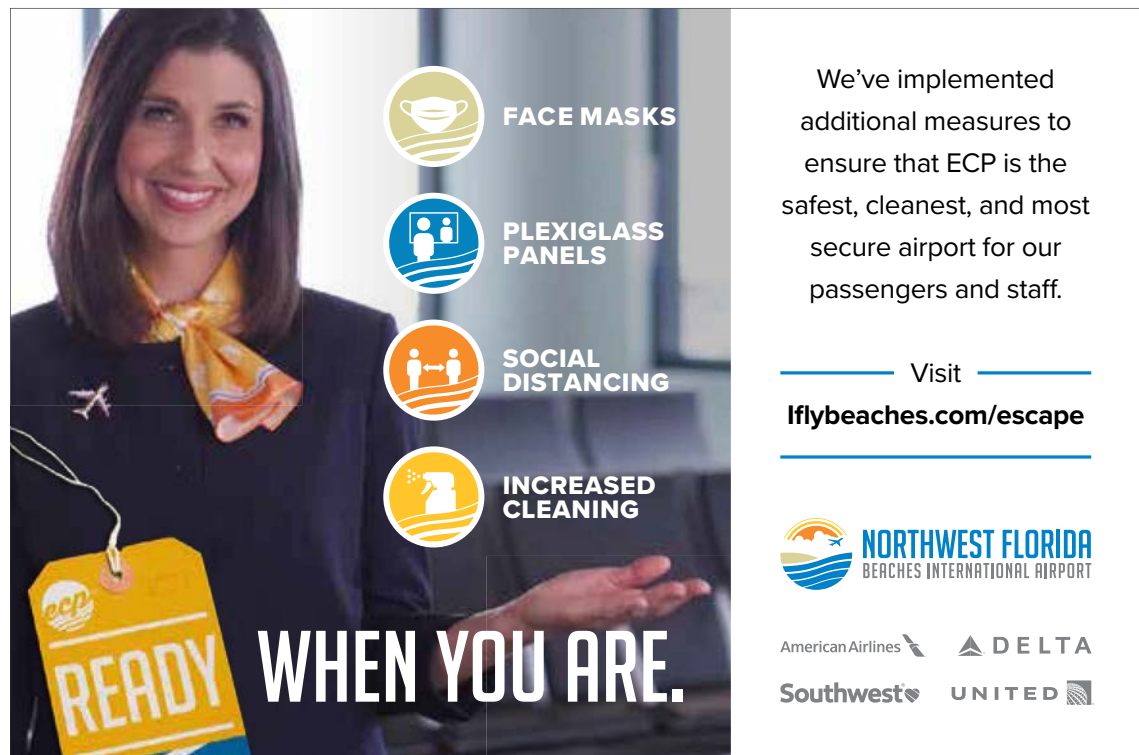
Most people are skeptical of emotional religion. They view it as unseemly to exhibit such private feelings publicly. Yet, Jesus lets us see His inner humanness with a natural display of His feelings. He is perfectly at home in His skin and secure in His masculinity. These are the kinds of feelings that wives long for from their husbands and that children need to see from their parents—emotions expressed openly in a healthy way.



When I was in Bible College, I had a dream of a little boy about age five running in a tranquil place. It was beautiful and serene with a clear blue sky. As the boy ran faster and faster, the wind seemed to blow through

his hair, and I perceived that he was well-groomed, as if he had just come from the barbershop. The boy was so happy running unrestrained, feeling clean, free of worry, and playful as little boys should be. Then I realized the boy was me. It was apparent I was running toward an immense billowy cloud and as I approached it I leaped with abandon into the mist. I felt utterly surrounded and embraced by God's presence. Liquid love and pure acceptance overwhelmed me. The Lord received me and gave me laugh-out-loud joy.

God the Father joins with Jesus in revealing His delight in His children. You are His child and His joy. I pray that you leap with the joy of the Lord in 2021. Happy-joy-filled New Year.

*Dave Holland pastored churches for 38 years before retiring in Destin. He recently released his new devotional-Bible study based on the Gospel of Luke titled "Extraordinary Jesus: Ignite Your Season of Miracles." You can obtain a copy of this book from his website, [DaveHolland.org](http://DaveHolland.org) or at Amazon.com. Pastor Dave is available to preach and teach in churches and conferences.*



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## Book Review: Where The Crawdads Sing By Delia Owens

REVIEW BY JACK SMITH

I am an avid reader and when the weather is nice, there is nothing better than sitting on the beach enjoying a great read. Last summer I couldn't help but notice that every other woman appeared to be reading *Where The Crawdads Sing*. I quickly wrote the book off as just another summer chick romance novel. When I saw my wife with a copy, I knew that I had been vindicated. I must be finally getting in touch with my feminine side though, because I absolutely loved this book.

For years, rumors of the 'Marsh Girl' haunted the Carolina low country town of Barkley Cove. Kya Clark is barefoot and wild, unfit for polite society. When Kya is six years old, she watches as her mother leaves it all behind and walks away, seemingly without a second thought. With the departure of their mother, the Clark family slowly but surely vanishes into the marsh, leaving Kya with one day of school and little else. Left to her own devices by the entire town, she begins a life of self education including a natural understanding of the marsh and the animals who inhabit it. A born naturalist, she develops the skills to live in solitude forever. The time eventually comes when she yearns for human affection, and is drawn to two local young men, both of whom are intrigued by her wild beauty. Kya opens herself to a new and startling world - until the unthinkable happens. When one of the boys turns up dead, the whole town turns on Kya. To get a five star rating from stingy Jack Smith, a book must grab me from the first paragraph and hold my attention until the last page. This book does both.

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# Jewelry Appraisals and Insurance

BY TRACY STEVERSON,  
TRACY'S FINE JEWELRY

We all survived 2020! I heard someone say the other day that a year from now we'll get out our winter coats and reach in our pockets and pull out a face mask and laugh at how crazy 2020 was. As we cautiously walk into 2021 we should find something positive that we can bring into this new year, like a hug from someone in our bubble, or the sparkle of a favorite gem, perhaps?

January is usually a month of resolutions and awareness. Why not resolve this new year to take care of both yourself, and your jewelry? Most of us wear our jewelry to symbolize something, whether it's a marriage, an anniversary, or possibly a loved one, remembered with a treasured heirloom. It's worth taking a moment to think about upkeep for these special mementos before a stone wiggles loose, or a clasp breaks. Let January be the month you do some jewelry maintenance - make an appointment for a jewelry checkup, and get those prongs secured before

you part ways with an irreplaceable diamond.

This is also a good time to think about appraisals. A jewelry appraisal is typically the item's retail replacement value. The retail replacement value will be inflated and is much higher than the resale value of your jewelry. This is mostly due to the fact that the appraisal is an estimate of how much it will cost you to replace your jewelry at the current market price as opposed to the selling price of used jewelry. There are several factors that are considered to reach that price. Insurance premiums and market fluctuations will impact that number, as will the fact that an appraisal should be good for six to ten years, and needs to take into account how the cost of replacing that item might increase with time.

Look for an appraiser well educated in the current value of jewelry, diamonds, and gemstones. The pieces should be photographed, listed in detail, and an individual appraisal done on each. The weight of the item, the gemstone, and di-



amond weight should be noted, along with any unique details. The cost of an appraisal will vary depending on the detail and the amount of diamonds and or gemstones in your item. The average price should run between \$75 to \$150 per item. Appraisals can be time consuming, so consider calling ahead for an appointment and be pre-

pared to leave your items with the appraiser. When large diamonds are involved, it's a good idea to have the diamond certified by a Graduate Gemologist or a gem lab. Once you receive the appraisal, you can have your items insured. Speak to your insurance company about a separate rider for these items on your insurance policy, which

can often be discounted. Most jewelry stores can also recommend some outside sources if you need any assistance.

Having your items appraised gives you a sense of security in the event your items are lost or stolen. In these uncertain times, an appraisal is a small price to pay for peace of mind.



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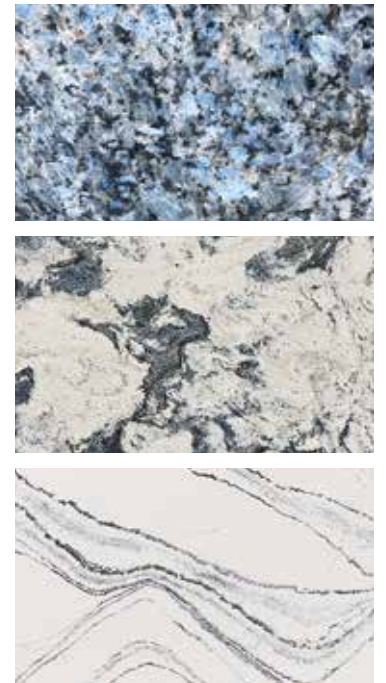
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# A Bit of Shine

Living on the coast, we do not have to go too far to be inspired and find that perfect color palette for our beach homes. It is right outside our doors! Our sunsets alone can be inspiration for a home. The ray of colors and shapes in those sunsets and sunrises, the ever-changing colors of the ocean with beautiful deep blue and teal hues, the seashells under the water surface glistening in the sun, the multitude of sea life and all the beautiful beach elements around give us plenty of colors and shapes to create some great ideas and color palettes for our coastal space.

One of our favorite sunset color palettes for a coastal home has some shine, a little bit of crystal, some gold, some blue hues from our beautiful sunsets, that deep ocean blue, and some neutral colors from our beautiful white sandy beaches. With the right selections in this color palette, it will all come together in perfect balance for that sunset coastal look. Tassels Interiors offers an array of coastal lighting, furniture, tile, and accessories for your next project and their designers are always available to guide you to get that perfect coastal look.



ing and tiny specs of gold, and it is stunning. Mayfair has different hues of blues, greys, and whites with just a little sparkle through it. Both of these quartz varieties have just enough shine for a coastal space. You can visit [www.CambriaUSA.com](http://www.CambriaUSA.com) to view these or stop by Granite Plus and we would be happy to order you a sample.

If you are just getting started building or remodeling your coastal home, it is not too early to start thinking about paint color, cabinets, countertops, lighting, tile, etc., as this all takes time to choose and create a balanced color palette for your beach home. Countertops are going to have a large impact on your space. When searching for countertops, bring some photos of lighting you are considering, paint colors, flooring samples and any inspiration you are using to create your coastal space to help guide the process.



Our top picks for countertops for this look are Blue Pearl granite, Port Rush Quartz, and Mayfair Quartz. Blue Pearl granite is a darker choice with beautiful hues of blue that shine. Port Rush and Mayfair Quartz are Cambria Quartz. Cambria is known for their unique countertop designs and have some of the best quartz designs for a coastal look. Port Rush is a beautiful quartz with navy blue vein-

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# Keep Your Cool for a Better Snooze

By ANNA MCKAY

If you've ever found yourself tossing and turning at night because the temperature of your room is making you uncomfortable, you're not alone. Whether you're experiencing night sweats or hormonal complications during pregnancy, no one should be uncomfortable in their own bed. The good news is that there are solutions for hot sleepers that will enhance your bedtime routine so that you can look forward to a full night's rest again!

A cooling bed set should be a top priority for someone who is experiencing issues with their body temperature at night. Florida Linen, located in Panama City Beach, has a team of design experts always available to help you select the perfect linens for your home, including custom bedding for hot sleepers. When selecting the correct bedding for you, you should keep these three factors in mind: comfort, value, and temperature control. The key to accommodating naturally-hot sleepers is to choose a fabric that has breathable prop-

erties, such as linen, bamboo, or percale sheets. Loose-weave fibers ensure that the bedding is extra soft and moisture-wicking. You should look for something that has fibers that are fine-spun to reduce the humidity in your bed.

A good set of sheets can greatly improve your daily sleep, which will in turn increase your quality of life! One benefit to temperature-regulating sheets, such as those made from bamboo, is that the sheets will not only reduce the moisture in your bed but also keep you cool in the summer and cozy in the colder months. You'll want something that will keep you clean and fully-rested when you wake up. Most people tend to sleep on either flannel or a blend of polyester and cotton sheets, which can cause some people to build up internal temperatures at night since they are not moisture-wicking. While it is a popular bedding choice, it could be causing you to build up heat over a few hours.

There are other factors that you consider when selecting

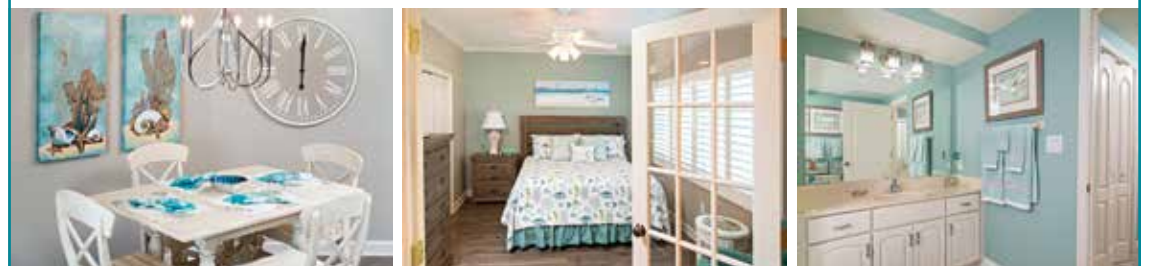
sheets that may not necessarily have temperature control but will enhance your sleep cycle such as hypoallergenic and anti-bacterial sheets. This will reduce the moisture around you, which decreases your chances of getting allergies or dust mites in your bed.

Of course, the look of your bedding is important as well. Lyn Donalson, owner of Florida Linen, and her team strive to provide the highest quality of quilts and stylish bedding for everyone's preferences. There are luxurious bed set options for every size from Twin to King-

size. If you're in need of new bedding or you're ready to upgrade to better sleep, head over to Florida Linen and one of their design experts will be happy to assist you and answer any questions about selecting a cozy, coastal bed set for your needs.



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 Business


BY KRISTOPHER MCLANE,  
PRESIDENT/CEO, PANAMA CITY  
BEACH CHAMBER OF COMMERCE

The holiday season is officially upon us and the year 2020 is coming to an end. We can all agree that 2020 was unpredictable and full of challenges for businesses and their employees, communities, hospitals, schools, and sadly those families that lost

loved ones. This is a year that most are ready to forget and move on from. However, I think it's still important to remember that 2020 did have some positives. For me personally, my wife and I welcomed our beautiful baby boy to our family this March. For our organization, we found out how resilient our team can be during a pandemic.

With the pandemic upon us, our Chamber had to think quickly and be innovative with approaches that allowed our members to connect with other businesses virtually or in small groups due to restrictions. Our large events like the Women's Work-Life Symposium, Panama City Beach Marathon, Friday at the Beach, and some Business

After Hours, unfortunately, had to be postponed or cancelled. We created virtual Ideacamps with community speakers and members to share updates and ideas with other members on Facebook live. Our team created a Restaurant Guide for our membership that listed who was still open or offering carryout/delivery options. Our Chamber answered hundreds of calls/emails a week with concerned visitors and businesses. The need was so great that we designed a COVID-19 information resource page on PCBeach.org that has received almost 750,000 page views. We even created a new event once our state moved into Phase 3 with our PCB Chamber Bowling Tournament.

Anything we could do to support our members, help our community, and still assist visitors, we were committed to doing.

I am very proud and lucky to have my talented team and supportive Board of Directors, led by Chairman Matt Griffiths, who guided our organization through 2020. The PCB Chamber still accomplished two of our goals: 1.) Growing our Membership to nearly 1,300 members and 2.) Giving back to the community with donations: \$3,750 to Haney Technical, \$1,000 to the Human Society, \$1,000 to Covenant Care, and \$200 to the Big Brothers Big Sisters of NW Florida. Plus, our December Business After Hours/Christmas Party is a huge toy drive for the Panama

City Beach Police Department and Bay County Sheriff's Office.

I want to conclude by saying thank you to all of our hard-working front-line healthcare workers, police, firefighters, EMS, and of course, our military who protect us every day. I also want to thank our proud members and community leaders who support us every year and allow us to continue our mission. We truly appreciate each and every one of you. This holiday season, let's just reflect on the positives from the year and remember all those that protect our communities and country every day.

Wishing everyone a Happy New Year.

## Grand Lagoon Life: Collaboration is King

BY MARTA ROSE-THORPE

Collaboration is King... that is my thought today. In the nineties, when the Information Superhighway and World Wide Web came along,

I was learning what the jargon meant, getting my first email address (my first was Earthlink! Do you remember your first?) and learning how to navigate this new life-changing technol-



ogy. Sometimes I would hear the phrase, "Content is King." I Didn't know what it meant, but it sounded cool.

Then, in 1999 in Los Angeles, I had the opportunity to work with a brilliant woman and co-produce an Internet conference called "VentureNet 99." This took place at the Ritz

Carlton in Laguna Niguel, California in the early part of 1999. The purpose of the event was to introduce and connect start-up dot-com's with venture capitalists that could fund them. My role was to assist the show producer in all aspects of putting on this large event with over 100 dot-com's hoping to be funded. As I became exposed to this new world more and more, becoming familiar with the web jargon and how everything worked, I kept hearing that phrase more and more, "Content is King."

Okay, I get it, content is important... maybe even the most important aspect of these new emerging websites. But what, really, did that mean? It meant that those young websites could only stay relevant – and thus get viewed and clicked on – if new

content (stories, blogs, visuals) consistently poured in. Many dot-coms looked great at that show; many were brilliantly engineered and had great missions and purposes. But even the sites with the best architecture, technology, graphics, videos and transitions became irrelevant if the content was old. The new dot-coms were only as good as their continual new writings, bloggings and photos, i.e. their "Content."

Fast forward twenty years, and content is still king... and collaboration is the way to get that content. Now I run a media company focused on publishing, social media and a web-based show, and I realize I've chosen a profession that heavily relies on working with other people in a

*Continued on next page*



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# Tax Collector Partners With All Florida Safety Institute



with All Florida Safety Institute to bring additional driving instruction and road exams to our area. The partnership gives customers some options and flexibility for road tests.

At the first signs of COVID-19 impacting Florida, Bay County Tax Collector Chuck Perdue began monitoring the practices of other tax collector offices around the state and looking to see how they were providing services in a safe environment for both customers and team members. Many tax collectors around the state elected to stop offering driving tests as it requires team members to be in close quarters with customers for over 15 minutes. They elected instead to have state certified third-party testers perform these services, but it

was at an additional expense to the customers.

“We knew we needed to find a way to provide more road testing options for our citizens, but we didn’t want to take an all or nothing approach,” said Tax Collector Chuck Perdue. “We made the decision to limit the number of road testing out of necessity and safety concerns. Road tests put a customer and a team member in very close proximity with limited air flow together for an extended period of time. Due to the duration of the road test, the service also significantly impacts the flow of service at our service centers since it is a lengthy process. As COVID-19 numbers grew in our county, we made service delivery adjustments to protect our high-risk team members.

We also had team members who had exposure and had to quarantine. Our ability to be flexible with service delivery took a significant hit as we experienced the impacts of the virus.”

The tax collector’s partnership with All Florida Safety Institute provided a solution to the need for additional road testing options for Bay County residents. As so many of our citizens are still recovering from Hurricane Michael and have been financially impacted by the pandemic, we wanted to make sure we still offered appointments for the service, but for those unwilling to wait a few weeks for an appointment and those financially willing to pay the testing fee, we wanted to offer this as an option.

In addition to providing road

tests, All Florida Safety Institute also offers driving instruction courses. Rates for their services vary based on the time and instruction required. All Florida Safety Institute is able to upload test results to the Tax Collector’s Office immediately so customers with passing results can have their credentials issued.

Individuals interested in learning more about All Florida Safety Institute’s services in Bay County can visit <https://allfloridasafetyinstitute.com/panama-city-road-test/> or give them a call at (850) 786-2555.

For information regarding the Bay County Tax Collector’s Office, visit [BayTaxCollector.com](http://BayTaxCollector.com).



For all the challenges faced since the pandemic began, rethinking service delivery has allowed for new partnerships and greater innovation. Thankfully for Bay County citizens it has also provided some additional service offerings.

This fall the Bay County Tax Collector’s Office partnered

## COLLABORATION

*continued from previous page*

team environment. I have people who write and photograph for the magazine, do interviews for the show, help put on the

events, and then COME to the events!

Think about your chosen career or your job. Do you work solo or as a team? I love Tony Robbin’s statement, “If you want to go fast, go alone. If you

want to go far, go as a team.” I think the way many people do business changed earlier this year when we went into a mandatory quarantine and stayed at home. We started working more solo – or did we? It’s

interesting to see all the new virtual meetings, networking groups, seminars and conferences – even parties, reunions and happy hours – happening virtually these days. Though we literally are alone in front of

our computer, we are not alone, and all of this still takes people, teamwork and collaboration. I am grateful for the opportunity to get to work with others.

Is collaboration king for you?



**CHUCK PERDUE**  
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 Business

## Investing in the New Year



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER  
Each new year brings resolutions, new goals, new plans as

well as the review of existing plans. Short term, many of you might want to look to where you want to be in six months. But equally important is to plan for where you want to be in five years and well beyond that. Keeping that in mind, as we enter the new year, here are 10 considerations investors, savers and planners might want to plan and or review now.

**Retirement plans.** Have you funded your IRA (assuming you qualify for and have one) for 2020? Typically, you have until the federal income tax filing deadline. If you are self-em-

ployed or a small business, have you made the necessary contributions for 2020? Do you utilize a SEP, a 401k or a Defined Benefit Plan? What might you need to know about a Roth IRA? You might also want to review the investments you have for retirement including current allocations, any rebalancing considerations and if the portfolio is in line with your current investment objectives, risk tolerance and time frame. Lastly, did you take a Required Minimum Distribution in 2020 or did you waive that per the CARES Act? It is also a good idea to preview

what your distribution might be for 2021.

**Beneficiaries.** The new year is also a good time to review current beneficiaries on your retirement plans and see if they are current or perhaps need to be updated. The same would be for non-retirement accounts. You can have a beneficiary buy way of "Transfer on Death" on your nonretirement accounts if you would like to.

**Estate planning.** Whether you have an estate plan or not, it is also a good time to review how your assets are titled and how ownership will transfer upon your passing. This would go not only for financial assets (stocks, bonds, mutual funds and the like), but also for real estate. That would mean both home ownership (your domicile) or investment or income producing real estate. It is also a time to look at your will as well as medical directives and power of attorney should have need those.

**Long Term Care.** Do you have a plan in place for your long-term health and physical care, should that be needed?

**Trusted contacts.** Many firms today offer you the option of having a trusted contact listed on your account(s) should you like to have that. Or you might want to see your options for granting authority to your accounts by power of attorney form, trading authorization (limited or full) or simple inquiry authority.

**Asset allocation.** Review of what you own and where you own it and why you own it.

**Tax Efficiency.** Review of tax treatment of your investments. Are they tax deductible, tax free or tax deferred?

**Charitable giving.** Do you have a giving plan or perhaps a donor advised fund or your own foundation? The new year is a good time to review what you have or perhaps to learn about or consider alternatives available.

**College Savings Plans.** There are three main categories: 529 plans, UTMA's (Uniform Transfer to Minors Act) as well as state tuition plans. The new year is opportunity to either fund or learn more about which of these might best fit your plans or objectives.

**Income planning.** The new year is also a time to look at

your sources of income. Systematic Withdrawal plans, dividend income only, bond interest or fixed income interest are areas that might warrant a review early in the year. Systematic withdrawal plans might mean the systematic redemption of principal in addition to any earnings. You might want to explore the components to your income plan to ensure you are not accelerating your draw down of principal in down years for variable or stock market investments (and the like).

Most investors, firms and advisors encourage investors to look at their plans regularly, on a quarterly, or at least on an annual basis. Take time early in the year to plan for now and for the years that come for you.

*Maurice Stouse is a financial advisor and the branch manager of The First Wealth Management and Raymond James and 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 with 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 FINRA/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 of future results.*

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# Discover an Idyllic Walkable Lifestyle with New Homes at SweetBay



BY JENNIFER LEDESMA, MANAGING BROKER, BERKSHIRE HATHAWAY HOMESERVICES BEACH PROPERTIES OF FLORIDA

Alongside more than five miles of bayfront shoreline in Northwest Florida lies the charming coastal community of SweetBay, a neighborhood nestled in a premier location in the heart of Bay County. Perfect for an active lifestyle, SweetBay is a charming community featuring outstanding amenities including a community pool (with a second pool currently under-

way), barbeque grilling station, bay access, and a sports court. Multiple parks and hiking paths sprinkle the landscape, giving residents charming scenery as they enjoy their walkable community.

In addition, University Academy, Florida's 2018 top-ranking free K8 public charter school, is nestled within the community. With a roster of highly skilled instructors, University Academy follows an innovative curriculum with extended focus on core subjects and individualized instruction giving students more time to learn and experiment. SweetBay new construction homeowners receive priority admission to University Academy.

Another exciting development for the community was the recent groundbreaking on the infrastructure that will eventually be SweetBay's Town Center. An open-air design, the Town Center will serve SweetBay residents



as well as the Panama City community. Planned to be a vibrant and active gathering place, the Town Center will offer a grocery store, cafes, retail shops, office space, medical suites, and community apartments.

Community developer, St. Andrew Bay Land Co. has just

released a brand-new phase of 23 homesites that will be offered as new construction opportunities by Samuel Taylor Homes. Floor plans offered from Samuel Taylor in SweetBay Phase 2B will include some of the builder's most popular designs as well as a few brand-new plans! Floor plans range from three to

five bedrooms, 1,695 to 3,000+ square feet, and base pricing starts from \$298,900. SweetBay homes offer a variety of open-concept living spaces, covered lanais for enjoying the outdoors, second floor lofts, a selection of exterior design styles, and beautiful finishes.

The SweetBay neighborhood is a place where the best of nature meets the best of neighbors. A place where every square foot of your home, your neighborhood and your favorite gathering spot was overseen with masterful planning and architectural design. This coastal community is located just minutes away from the white sand beaches of the Emerald Coast and just a stroll from the bay.

Connect with the on-site team of Community Specialists for more information. Call 844.357.9338, email [SweetBay@bpfla.com](mailto:SweetBay@bpfla.com), or visit 3204 Heartleaf Ave. E, Panama City, Florida 32405.

## Know Your Pro: Granite Plus

Granite Plus is one of the oldest countertop fabricators in Bay County and is locally owned and operated by the Hartzog family. We are a countertop fabricator, but many people do not know we also design and install cabinetry along with offering a wide range of tile and Luxury Vinyl Plank flooring.

Behind all small business owners there is a team, and we are blessed with an awesome team of designers, project managers, fabricators and installers that work hard to ensure all our clients receive the best customer service in Bay County.

Behind every countertop fabricated and installed is our awesome team and their skills are unparalleled. For us, it is not just a job, It is an art. We all work hard to ensure that every customer receives the best customer service and a countertop that they love. Any natural stone countertop is available through Granite Plus, including granite, marble, quartzite, onyx, etc. We also offer a wide range of quartz countertops from Caesarstone, Cambria, Hanstone, LG Hausy,



MSI Surfaces and more.

For cabinets, design services and estimates carry no charge, with our project managers and cabinet designer available to walk you through the whole process. We offer two main lines of cabinetry, DuraSupreme Cabinetry and Tru Cabinetry. Dura Supreme Cabinetry is our complete custom line which offers a wide range of custom options such as inset cabinetry, laminates, acrylics and more in exotic wood with unique stains and treatments. You can visit [www.Durasupreme.com](http://www.Durasupreme.com) for more information on this line. Tru Cabinetry is a Semi Custom Cabinetry company located in Ashland, Alabama. Most of

our cabinetry comes from Tru-Wood. Their design options,

find some inspiration. Granite Plus is one of your

pricing, quality and turn around for a built to order cabinet are outstanding. We also appreciate they are built right here in the Southeast. Their website is [www.trucabinetry.com](http://www.trucabinetry.com), where you can view the options offered and

friendly neighborhood small businesses that is locally owned and operated, and we would love for you to stop by and visit us. We are located at 17801 Ashley Drive in the Industrial Park. You can also call us at 850.236.6363. No appointment needed and we are also open on Saturdays.



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