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## Rocking Out: The Jetty Project

By JAMIE ZIMCHEK, EDITOR

Anyone who's had the opportunity post-Hurricane Michael to visit St. Andrews State Park, a scenic retreat fronting over a mile of stunning Gulf of Mexico coastline, would find a number of changes. For one, there are fewer trees in its forested area. More startling is the way one of the jetties, which previously defined a significant portion of the Kiddie Pool's boundary, has appeared to sink, and in spots, totally disappeared beneath the waves. The Kiddie Pool, a protected area on the St. Andrews Bay side of the park, is a popular spot with both children and snorkelers. Years ago, it was encircled fully by a rock jetty that largely blocked incoming waves and worrisome undercurrents. Today, an ever-deepening trench - now 70 feet deep in places - has swallowed up a good chunk of it. Furthermore, where this section of jetty meets the beach, the sand now tumbles precipitously down a steep slope in a most child-unfriendly way. The good news? The Army Corps of Engineers is hard



at work on solutions to these problems (while making sure the delightful raccoon family that calls the jetty home is still safe and sound).

It's not just the Kiddie Pool that took a hit in the hurricane though. Less detectable to the naked, non-engineer eye is the damage done to the main jetties protecting the St. Andrews Bay Inlet. Pre-hurricane, these jetties were already in need of some work; post-Michael the damage was

far more drastic. Providing reliable ingress and egress to the bay, this inlet was built in the 1930s as a permanent alternative to the ever-shifting (and now nonexistent) inlet farther east that once made Shell Island an actual island. Now, the inlet is an important point of entry for vessels headed to ports around the bay, including cruise ships soon destined for a stop at St. Andrews. Beyond that, St. Andrews Bay offers access to West Bay and the

Intracoastal Waterway, which in turn connects to ports west as far as Texas, including the Mississippi River, and east (and south) to San Carlos Bay near Punta Rassa, Florida.

Enter the US Army Corps of Engineers (USACE) Panama City Site office. Covering roughly a 100 mile radius from Panama City, their Area of Responsibility includes

### JETTY

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## Hats & Horses

### A Kentucky Derby-Style Benefit for Club 360

Presented by VBA Design, Hats & Horses is the first charity benefit for Club 360, taking place on Saturday, May 1, 2021, from 3 to 7 p.m. at VBA Design, 2424 Jenks Avenue in Panama City. This fun afternoon event will include everything you'd expect (and hope for) from the Kentucky Derby: mint juleps and whiskey, hors d'oeuvres and entertainment, a silent auction, and prizes. Derby attire and hats encouraged!

Club 360, whose tagline is Women Giving Back Full Circle, was formed in early 2020 as a charitable organization that offers women leaders in our community the opportunity to give back full circle, beginning with educating our youth on career opportunities and ending with providing scholarships. "There are so many students today who need our help in understanding what careers are available, and that the possibilities are endless," says Founder Irene Field. "Club 360 wants to help our

### HATS

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# JETTY

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Pensacola Harbor, the Escambia River, East Pass, Panama City Harbor - the list goes on - as well as maintenance for the Gulf Intracoastal Waterway. In addition

to keeping channels open and ports humming, USACE also is charged with beach reconstruction and erosion protection projects. In the case of the St. Andrews Bay Inlet, USACE has been tasked with the Jetty Project, an ongoing effort to rebuild and strengthen both of the inlet jetties as well as provide a fix for the Kiddie Pool situation. Slated for completion later this year, this project requires complicated boulder-moving ballet. Granite chunks of the 2-4 ton variety were blasted from a Kentucky quarry, then transported to the project site by barge down the Mississippi via the Intracoastal. Why granite? "Granite is a very hard, strong rock," explains Waylon Register, the Site Manager for this project and for the Army Corps of Engineers in Panama City. "It doesn't dissolve. It's all very dense and heavy." He notes with admira-

tion the skill with which the barge's excavator operator carefully maneuvers these mammoth rocks into Tetris-like positions, finding just the right shape and size for a specific spot (no easy task with ought but a backhoe bucket for finessing).

On the west side, this will amount to approximately 19,000 tons of rock, according to Ali Abbas, Projects Engineer. The Shell Island jetty, with a mere 11,000 tons of additional rock, is already well on its way to completion, although rough seas can bedevil the process and force delays. In the next few months, work will also begin on the Kiddie Pool jetty. "This will help stop erosion," explains Register. "It restores that breakwater effect, and it will block waves from eroding the shoreline." Though this will mean that select areas of this popular swim zone will be blocked off, by and large it

will remain open, with the sight of a barge excavator and rock maneuvering for extra entertainment (no charge for this rock performance). Because of the yawning trench on the outside of the remaining jetty rocks, Register says they'll be adding a secondary jetty on the inside of the old one, to prevent newly added granite from slipping right into the deep trench.

What about the vulnerable sandy hill and beach facing the gulf? Besides work on the jetties, the project also includes the addition of a finger dike that will run in an arc underneath the sand from roughly the west Gulf-facing jetty over northeast towards the walkway, like a big



rocky backbone. This granite spine will help hold the beach in place should further hurricanes roll through the area. The process will require moving some of the sand, placing new rock, then burying the rocks with sand. Hurricane Michael previously washed some of this beach sand away, which required replacing it with matching sand from a

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### Publisher

Dave White  
dave@southwalton.life

### Associate Publisher & Advertising Manager

Jack Smith  
jack.smith@mypcblife.com  
(804) 307.8780

### Editor

Jamie Zimchek  
editor@mypcblife.com  
(757) 663.1987

### Production & Layout

Kim Harper  
kim@southwalton.life

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# HATS

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youth achieve success and assist with alleviating costly expenses due to multiple career changes during college."



"We are thankful to VBA Design, a local small woman-owned business for presenting this event and donating the proceeds

to Club 360" says Field. Tickets are \$25. For details on Hats & Horses, and for sponsorship opportunities and other ways you can get involved, contact VBA Design at (850) 769-3357.



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by Marisol Gullo

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# Kayak and Paddle Board Rentals Now Available at Camp Helen State Park

Camp Helen State Park is now offering kayak and YOLO paddle board rentals in addition to the wide range of entertaining outdoor activities at the park. Sponsored by Friends of Camp Helen, kayak and SUP rentals are now offered 7 days a week from 9 a.m.-5 p.m.

Prices for single kayaks run \$15 per hour and tandem kayaks, as well as SUPs, are \$20 per hour. Camp Helen also offers half-day rentals which run from 9 a.m.-1 p.m. and 1 p.m.-4 p.m.

starting at \$45 for single kayaks and \$60 for tandem kayaks and SUPs. The rental process involves zero contact, and rentals are disinfected between each guest.

Rentals are available by reservation and can be made online at [www.friendsofcamp-helen.org](http://www.friendsofcamp-helen.org) or over the phone by calling (850) 890-6981.

Also, newly available this season, the Friends of Camp Helen are selling branded shirts, water bottles, dry bags, etc. offered



at the tiki hut on Lake Powell where guests arrive for their rentals.

Courtney Harper, Executive Director for Friends of Camp Helen, is one of many at the park excited to welcome guests back for kayak rentals.

“We’re so excited to be open

and ready for paddlers early this year!” said Harper.

The Friends of Camp Helen is a not-for-profit Citizens Support Organization dedicated to preserving, maintaining and improving the park through volunteer projects, community events and fundraising. The Friends have an upcoming event this summer, Movies and More, and an upcoming pumpkin patch this Fall.

Camp Helen, and the bordering Lake Powell, the largest

coastal dune lake in Florida, provides hiking, swimming, beachcombing, nature study and fishing to its guests.

The 180-acre park is day use only and is located west of Panama City Beach on U.S. 98 at the west end of Phillips Inlet Bridge, just inside Bay County.

More information is available at [facebook.com/FriendsOfCampHelenStatePark](https://facebook.com/FriendsOfCampHelenStatePark), by calling (850) 890-6981 or by emailing [CampHelenFriends@gmail.com](mailto:CampHelenFriends@gmail.com)

## JETTY

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spot some way offshore. Normally, this is a straight-forward process, although back in 2006, the team was startled to find 50 caliber bullets (powder still dry they discovered later) shooting out with the new sand when they were working on a beach renovation project several miles west of the park. No one was injured, and EOD techs dispatched were

easily able to remove the live ammunition, but it offered an intriguing glimpse of the secrets that lie buried in the Gulf (and serves as a reminder to dispose of ammo somewhere other than these beautiful waters).

Importantly, in this, and other USACE ventures, impact to local flora and fauna is a real consideration, or as Register puts it, “How can we do it in a way that has the least impact on the environment?” In this case,

the team includes shorebird monitor, Shelby Sutton. Sutton does daily patrols to ensure that the three shorebird species who nest between February and September are not disturbed. “I am responsible for monitoring shorebird species, American Oystercatchers, Snowy Plovers, and Wilson’s Plovers,” explains Sutton. “American Oystercatchers and the Snowy Plovers are listed as threatened in the state of Florida and the Wilson’s Plo-

vers status is listed as a species of greatest conservation need.” On her daily route, she looks for “potential breeding adults, nests, or chicks and to ensure they do not become agitated throughout the construction process.” Seasonally, the team also enlists the services of a turtle monitor to avoid disturbing any sea turtle nests.

In short? St. Andrews State Park beaches are in good hands, and better fortified than ever

should big winds blow this way anytime soon. Also, maritime traffic in and out of St. Andrews Bay will continue with business as usual, while the rest of us can rest easy knowing someone has the best interests of the birds, turtles, and St. Andrews State Park’s raccoon dynasty at heart as the project progresses.



Reservations online at [www.friendsofcamp-helen.org](http://www.friendsofcamp-helen.org) or call (850) 890-6981



## Brian Kelley of GA/FL Line Donates Bikes to BCSO

BY RUTH CORLEY, PUBLIC AFFAIRS SPECIALIST FOR BCSO

When you think of the Bay County Sheriff's Office, you probably think of the green and white patrol car and a deputy in a dark green uniform. There is now a new look to a special group of deputies who patrol your neighborhood on two wheels instead of four, and wear a helmet along with their bullet-proof vest.



Welcome to the BCSO Bike Unit, a unique group made possible by the generous donation of Brian Kelley, a founding

member of the band Florida Georgia Line. The bikes are electric bikes made by YOLO, the Bolt model. Kelley donated twelve bikes and Sheriff Tommy Ford saw an opportunity to increase effective community policing in Bay County neighborhoods.

Sheriff Ford carefully selected his new team and they received additional training on care and maintenance of the bikes by Jeff

Archer, the owner of YOLO. Archer had the bikes built and delivered to the Bay County Sheriff's Office the summer of 2020.

When canvassing a neighborhood on a bike, a deputy is able to see and hear more than he or she would if inside a closed vehicle. The deputy can respond quickly and quietly, often approaching without a suspect even realizing he's been spotted.

This makes the Bike Unit an effective tool in neighborhoods plagued by vehicle burglaries or property crimes.

Patrolling on a bike makes it easier for deputies to get to know the people who live within a neighborhood, and to form positive relationships with youth. The Bike Unit gives Sheriff Ford one more way to serve the people of Bay County and keep them safe.

## Latitude Margaritaville Watersound Opens for Tours

Latitude Margaritaville Watersound partners announce that the community's sales center and 13 island-styled model homes will open for by-appointment preview tours April 3-24. Appointments are available by calling (866) 609-8713, Monday through Friday, 7 a.m. to 4 p.m. CT.

Due to the unprecedented interest in Latitude Margaritaville communities, and current need to avoid large crowds and maintain social distancing, advance appointments to tour Latitude Margaritaville Watersound are required. Those scheduling in-person tours or phone ap-

pointments from April 3-24 will have the opportunity to complete a reservation agreement to enter a virtual, live-streamed drawing on May 1 for the first sales release of homes. At that time, all reservation agreements from the April preview period will be drawn in random order to determine the order of scheduling appointments to purchase a new home.

Inspired by the lyrics and lifestyle of singer, songwriter and best-selling author Jimmy Buffett, whose songs evoke a passion for tropical escape and relaxation, Latitude Margaritaville's dynamic, all-new approach to

active adult living has captured the imagination of today's vibrant and active 55-and-better home buyers. Latitude Margaritaville Watersound is the third Latitude Margaritaville to be developed by Minto and Margaritaville, and the first to be developed in partnership with St. Joe. The first two are located in Daytona Beach, Florida and near Hilton Head, South Carolina.

Latitude Margaritaville Watersound is located on Northwest Florida's Emerald Coast between Pensacola and Panama City, near Panama City Beach, and situated in the heart of St. Joe's vast Bay-Walton Sector Plan that encompasses approximately 110,500 acres with approximately 15 miles of frontage on the Intracoastal Waterway.

"This amazing property presents a stunning setting in which to deploy the four pillars of the



Latitude Margaritaville lifestyle — food, fun, music and escapism — in one of the country's most beautiful and desirable locations," notes Minto's Latitude Margaritaville Division President William Bullock. "The area's natural terrain is breathtaking and the planned Latitude Town Center amenities will provide spectacular views of the Intracoastal Waterway."

A virtual preview is available now at [LatitudeMargaritaville.com](http://LatitudeMargaritaville.com)

where floor plans, site plans, amenity renderings and more details about the community can be viewed. Four distinct home collections, the Conch Cottage Collection, Caribbean Villas Collection, and Beach and Island Collections of single-family homes, capture the "no worries" tropical vibe that defines Latitude Margaritaville. Floor plans range from 1,204 to 2,564 square feet under air with pricing from the mid \$200s.

"The start of tours and the beginning of the home sales process brings us one step closer to welcoming the first residents to Latitude Margaritaville Watersound," said Jorge Gonzalez, President and CEO of St. Joe. "This location, the quality of the homes and the amenities that are planned will make this the ideal place to call home for those 55 and better."

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Community

# Pirates Take the Beach

BY JAMIE ZIMCHEK, EDITOR

Thar be pirates here in Panama City Beach! You won't find them raiding ships and pillaging booty though - these pirates are busy raising money for local charities and helping keep our beaches clean. In other words, these pirates give those other pirates a good name. But let's not jump the black-powdered gun; first, the back story.

Del McRea, also known by his pirate name, Captain Ransom King Mayhem, wasn't born a pirate. In fact, he's of Irish and Scottish descent, with a long line of ancestors who lay claim to St. Augustine, Florida, as their home of record. It was when his daughter was a student at Parker Elementary School in Panama City that he fashioned himself a Captain Hook costume for a school event. It turned out to be such a hit that he became the school mascot and after that me hearties, there was no looking back. Eventually, he bought his first real pirate garb, and the rest is, well, a pirate's life for McRea. "I fell in love with it," says McRea. "I found out I

could be a pirate and forget all my troubles." McRea's brother moved home to St. Augustine in 2008, and, won over to the pirate cause, helped start their first pirate event. This in turn led to many more swashbuckling pirate adventures, and it was also where he met his wife (who has her own authentic pirate garb of course).

It was clear to McRea that he needed his own local crew, which is how the Pirates of the White Sands (named for the region's spectacular beaches) came to roam the 'high seas' of Panama City Beach. Starting with two crew members, Capt. Ransom has watched his ranks swell over the years to over 30 pirates. As new faces join the crew, they each acquire their own pirate name and authentic garb. McRea explains that their look is based off pirate apparel from the 1600s to late 1700s, and when they make an appearance around town, you can bet that their garb - down to historically accurate weapons - is as authentic as you can get all these centuries later. "I've got



18 swords," says McRea. His number one sword was made by a top bladesmith on the tv show, "Forged in Fire," with special attention to period appropriate details. Occasionally, they even put on a sword fight for lucky onlookers. "We do what's called stage combat," says McRea. "When we get together we do practices and stuff." Should one worry about this swordplay? "It's a little bit dangerous because we're using real blades," concedes McRea, "and there's



no formal training." Nonetheless, these pirates always seem to emerge from their skirmishes with all limbs attached - and it makes for a very good show.

All this however, merely sets the stage for their real mission. For these modern pirates, community is the booty, the treasure for their figurative chests. "You want to give back to the community and you want to take care of others," says McRea. These are the things he looks for in prospective pirates. "In order to be a member of Pirates of the White Sands, you have to have the same mentality," he

adds. McRea really found this focus the day he saw buses from Margaret K. Lewis School in Panama City - a school for children ages 3-22 with disabilities - pull up to Schooners, a popular beachfront restaurant. As he watched the students unload, McRea ran to ask his boss for a few hours off, grabbed his pirate garb, and dashed off to do what he loves to do: pirate. That day, he met a student who went on to join the crew - he's still part of the 'krewmily,' aka crew that's also family, to this day. And this

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By JULIE MCCONNELL, UF/IFAS EXTENSION BAY COUNTY

# Let's Get Growing with Julie: Common Lawn Care Mistakes

rather than all at once. Change the direction of mowing to avoid creating ruts or compacted areas in your lawn. Keep mowers and other equipment clean so that you do not transfer weeds or infected clippings throughout your landscape. If you have a problem area in the lawn, cut that section last and clean the mower before storing.

Over the last eight plus years as an extension agent I have answered thousands of calls about landscape issues, but the number one topic consistently includes lawn problems. Questions about weeds, disease, and suspected insects regularly top the homeowner list. Although these pests can all cause problems in lawns, many times they are secondary to the initial issue of incorrect maintenance practices. Here are a couple of maintenance practices that are easy to correct.

Fertilize at the appropriate time. As winter weather wanes and the first hints of spring arrive, it is tempting to start fertilizing lawns to “speed up green up” but resist the urge. Turfgrass slows growth in the winter but may not be in a full dormancy due to fluctuating temperatures. As the grass begins to grow and turn green it taps into stored energy reserves to make the transition. Converting fertilizer to usable nutrients also takes energy reserves from plants, so if applied during green up this creates an additional cost to the lawn. If temperatures stay warm and water is available, the lawn will be able to create more carbohydrates to use for life functions and replace reserves. However, if the temperature drops (as it commonly does in the late winter/early spring in our area) the grass has a difficult time recovering since it has depleted stored carbohydrates using the early application of fertilizer. Some fungal diseases of turfgrass also benefit from nitrogen fertilization in the early spring. Warm season grasses should only be fertilized when actively growing which is from mid-April until October in our region. Only use fertilizer products labeled for use on lawns and do not exceed label rates.

Mowing matters. There are four main warm season lawn grasses grown in the Florida Panhandle and they require different leaf blade lengths to thrive. Cutting leaf blades too short reduces surface area needed to capture sunlight for photosynthesis and scalping can cause damage to growing points leading to dead patches.

**Recommended mowing height:**

- Zoysiagrass: 2-2.5 inches
- Bermudagrass 1-1.5 inches
- St. Augustinegrass 3-4 inches
- Centipedegrass 1.5-2 inches

Always be sure mower blades are kept sharp. Ragged cuts can increase moisture loss and are more susceptible to insects and disease. Never remove more than 30% of leaf blade at one time. If you must skip mowing, take the grass down to the recommended height in stages

For more information on lawns join us for our next Gardening in the Panhandle LIVE! free webinar on Thurs-



day, April 8th at noon. Register for the Zoom webinar at [ufl.zoom.us/webinar/register/5916165383851/WN\\_E-U17wk-QBekb-4UEetj7Q](https://ufl.zoom.us/join/5916165383851?pwd=U17wk-QBekb-4UEetj7Q) or on Facebook live at [www.facebook.com/GardeningIn-ThePanhandle](https://www.facebook.com/GardeningIn-ThePanhandle).

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Community

# Spanish Mackerel Are In!

BY PAM ANDERSON

Spanish Mackerel are in and plentiful! Charter boats and private anglers are reeling in Bluefish and Spanish Mackerel, finding them in St. Andrews Bay and along the Gulf shore where they are in large schools.

The Anderson Seafood Market and others are staying busy cleaning the catches as they roll in.

Another favorite this time of year are Sheepshead! Sheepshead are spawning and being caught in The Pass from the jetties and on the smaller guide boats and private boats.

Redfish, another favorite, are in season and can be caught around the jetties and by chartering a guide boat or on your private boat.

As you can see, in spite of the heavy winds and cold fronts throughout March, our fishermen are getting out and getting those lines wet! Can't keep a good fisherman down! As the water is getting warmer, more and more snapper varieties are showing up.

On our head-boats, we are

seeing more Vermilion Snapper come in every day-a good sign this time of year!! In addition, we are still catching Triggerfish and several other varieties of reef fish. Red Snapper are appearing in good numbers although they will be catch-and-release only until their season opens June 1st.

Our larger charter boats are staying busy with our Spring Break families. They are bringing in Red Grouper, Spanish Mackerel, Triggerfish, and Vermilion Snapper as well. They are using Squid, Boston Mackerel, live Grunts, Squirrelfish and Shrimp for baits. (One captain shared his secret... he's catching a lot of Spanish Mackerel on Clark spoons).

Jigs cast from the Gulf shore or Gulf Piers are good ways to catch Pompano which should be coming through soon on their annual migration.

The Cobia usually migrate through the area after the Pompano, so be on the lookout at the local Piers.

This just in!! Red Snapper season for 2021 on For-hire



Gulf fishing charter boats and 3 head-boats that offer a variety of fishing options. Go for a few hours or go all day.

Anderson Seafood Market (dockside) will clean your fish when you return. You even have the option of taking your catch to several local restaurants for what we call 'hook 'n cook'-have your catch cleaned here and the restaurants will cook them and provide the 'sides' for a reasonable fee. Always tastes better if you catch it!

We also offer private charters on the head-boats at very reasonable prices. You can book a large group, 30- 80, if your church, club, business, or Scout troop would like to have the boat all to themselves.

The Capt. Anderson family has been taking families and friends fishing since 1935 and plan to keep going for generations to come.

Capt. Anderson's Marina, Where the fish are always biting and the kids are always smiling!

Located at 5550 N. Lagoon Drive, PCB.

Boats (federally permitted charter boats and head-boats) will be June 1 through August 2. Reservations on all Federal boats for

Red Snapper season are already going fast. Be sure to book soon! Capt. Anderson's Marina has bay fishing charters, 35

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# Good Friends Bring Happiness, Best Friends Bring Beer!

BY BRITTANY KIRKE

Twice as sexy as two 20-year-olds, Christon Birge is making his mark in the country music industry. His most recent release, “Best Friends Bring Beer,” debuted its official lyric video on the first of March in 2021.

Born and raised a humble man in Vernon, FL, Christon found a passion for music at a young age. When he was 15 years old, he worked on a watermelon farm to save up money for his first guitar and one of his three older brothers, Steven, taught him how to play. He was also really interested in sports, winning athlete of the year in Washington County in 2000. Christon recalls being late for classes because he was watching MTV, country channels, BET; he said, “it depends on who was on commercial break.”

After graduating from Vernon High School, he received his Associate of Science degree in respiratory therapy at Gulf Coast State College. Christon was the first in his family to go to college; it was his mother’s dream. His parents were to-

gether for 37 years before she passed. She courageously fought cancer, but sadly passed before he got his degree. He speaks fondly of doing this for her. It was the safe road for him, he checked all the boxes.

But something was missing, and he found music again. His mother would always say “don’t say you’ll be happy when, be happy now.” So, in 2011, he began singing around the region. Christon got his big break in 2014 when he won the talent contest at Tootsie’s Birthday Bash. He was then flown to Nashville alongside his longtime girlfriend, Katie, to open for Kid Rock.

After Hurricane Michael in 2018, Christon found himself



at a crossroads when his department at Bay Medical Hospital, now Ascension Sacred Heart,

has brought everything together and highlighted the things we take for granted. And our

was destroyed. He decided to pursue his dream of music as a full-time career.

His passion for music plays into his performance. Christon won’t sing a song unless he means it. “Best Friends Bring Beer” is about all the different levels of friends. The tune was written by songwriter pal, Shaun Streeter, and recorded by Birge at Brent Rader Productions in Nashville, TN.

“As soon as I heard the lyrics, I knew we had to cut this song,” said Birge. “About a week later we were in the studio in Nashville and the song just came together like lightning in a beer bottle.”

The pandemic

friendships are what can keep us sane. He felt that it was important to make people forget about the rough weeks, connect everyone, and spread good energy.

“Best Friends Bring Beer” is out now on all major streaming services.

For more information on Christon or to find out about future events, please visit [christonbirge.com](http://christonbirge.com).

### This or That

Cat or Dog – “I had a bulldog named Tank.”

Call or Text – “I’m old school, I prefer to call. But my favorite emoji is the Cheers Beers!”

Big party or Small gathering – “They are both great, big is good when performing, small is good for friends.”

Work or Play – “If you do what you love, you’ll never have to work a day in your life, so play hard.”

Coke or Pepsi – “I grew up on RC Cola actually.”

Pen or Pencil – “I’m always breaking the lead because I’m writing too fast or hard, so I prefer pen.”

# I hope we're not there yet!

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# Waterproof Flooring

## A Beautiful, Durable and Economical Flooring Choice

By SHANNON SALISBURY,  
DIRECTOR OF MARKETING,  
FLOORING DEPOT

The newest innovation of engineered flooring products, waterproof flooring is beautiful, durable flooring offering designs that faithfully replicate the high-end look of hardwood, ceramic tile, stone and concrete with the exceptional performance, comfort and affordability of luxury vinyl. These floors have the same multi-ply layer construction, but feature a waterproof core that can survive splashes and spills without swelling or warping.

Waterproof solid core planks are thick like solid wood boards, but also 100% waterproof—a feature that places them in a league of their own! It's the look and feel of hardwood with waterproof performance. The advantageous backing on solid core floors also muffles sounds, making them quieter than other hard surface floors.

Waterproof solid core floors

can be installed directly over most existing floors, including ceramic tile, vinyl, hardwood and laminate floors, and feature easy-install locking systems or flexible glue-down installation options. In addition, their rigid, dense construction conceals the bumps and hollows of an imperfect subfloor. The solid core planks can also be installed with attached underlayment to create a floating floor system.

So, what are the best rooms for waterproof flooring? Waterproof vinyl plank and tile flooring has the eye-catching style to be featured in your best rooms, but is designed to go anywhere—from kitchens and bathrooms to basements and mud rooms. The extensive product choices available in trend-setting looks of wood, stone, ceramic tile and stamped concrete present numerous waterproof flooring options to match all tastes and styles, including, traditional, modern, industrial and farmhouse styles.



You'll also love how waterproof luxury vinyl tile and plank floors resist the wear and tear of everyday life. From the kitchen to the playroom, and all points between, these H2O-friendly floors are made for family life. Scratch and stain resistant, mold and mildew resistant—you'll never have to worry about where to install these long-wearing, beautiful floors. With the ability to stand-up under intense traffic, you can relax knowing waterproof flooring is

high-traffic, family-friendly and pet-friendly!

Flooring Depot of Panama carries all major waterproof luxury vinyl tile and plank brands like, MSI, Southwind, Pergo, Mohawk and many more. Every transaction is backed by the strongest warranties in the industry. We have the largest selection of in-stock flooring products available in Bay County, so you're certain to find the perfect waterproof flooring product to match your style and budget.

With extensive service offerings, including financing options and in-house Installation Technicians, Flooring Depot provides turn-key solutions to make your waterproof flooring purchase enjoyable and stress-free! Flooring Depot also offers convenient in-store, in-home and virtual appointments via Zoom and FaceTime.

Whether you're a homeowner, builder, contractor or DIYer, Flooring Depot's skilled Flooring Specialists and associates are happy to assist with inspiration, design direction, FREE In-Home Estimates, Financing and Installation, while offering prices to match any lifestyle—even if your personal style requires budget-friendly options.

Flooring Depot of Panama City invites you to visit their impressive showroom at 1310 W. 15th Street, Panama City, and experience the Flooring Depot difference! On the web: [flooringdepotofpanama.com](http://flooringdepotofpanama.com).



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# Superintendent's Update: What Can One Mil Do?



BY BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

There's never a good time to ask for a tax increase, I know that, but I also know that our students and employees deserve the very best we can give them and a one millage property tax increase is the only way we can accomplish some of our goals.

Earlier this year, the School Board voted to ask the Bay County Commission to place a referendum on the ballot on April 20th asking voters to approve a one millage increase in property tax. If approved, the funds from the one mill increase would be used to:

- Increase ALL employee salaries.
- Expand our current pre-kindergarten program by offering a free, full-day of pre-k for qualifying students
- Continue to provide mental health services for students in need
- Ensure we can maintain our current level of school security and safety

Again, a new tax is always disconcerting but I thought it might be helpful if I explained a few of the complexities of school finance and why we are where we are.

First, school funding is challenging to understand even for those who work with it every day. We get almost all of our funding in "buckets" and we have zero flexibility in how those buckets are spent for the most part. For example, funds set aside for construction can only be used for construction... even if we desperately need them for salaries or school buses.

The half-cent sales tax that voters approved years ago is just for capital expenditures like construction, technology upgrades and some security-related expenses (not salaries). It cannot ever be used for salaries.

The funding we get for salaries, however, comes from a pot called "Base Student Allocation" and those funds have only gone up 3.7 percent since 2009. In contrast, our required retirement contributions have gone up 100 percent since 2012 and our health insurance costs have increased 44 percent since 2008.

In the meantime, our beginning support employee salaries have only increased about 3 percent since 2009.

You may have heard recently that teachers got a HUGE raise. It's true, some of them got a significant raise but to understand the challenges that created you must understand the Governor's directive.

Determined to increase the beginning teacher pay to ensure a continual pipeline of trained, professional instructors, the Governor directed that the funds he set aside be used to bring up beginning teachers to a higher starting salary. In our county that meant that all classroom teachers making LESS than \$43,500 were brought up to that level.

Everyone else received a small



cost-of-living type adjustment.

But the Governor ONLY provided those funds for classroom teachers... not for school counselors or media specialists or classroom paraprofessionals or bus drivers or maintenance employees or the office staff who ALL do so much for our children.

I was extremely happy for our beginning teachers because they deserve so much more than they were being paid BUT the raise they received puts them on equal footing with teachers who have 12-14 years of experience.

And, again, those funds were only for classroom teachers and not for the myriad of other employees who are just as deserving.

I could write pages about the other resources the millage could fund but I don't have the space AND you don't have the time. Again, however, the main purpose of this referendum is to generate additional much-needed funding for employee salaries.

Let me briefly describe the need for additional money for pre-k, though, because that is VERY important to the long-term success of our students. Currently, only about 20 percent of the students in some of our elementary schools test as "kindergarten ready" and that impacts their ability to leave kindergarten ready for first grade and so on. A full day of free pre-kindergarten could be a game changer for those children and for many of our families struggling to find quality care for pre-school aged children.

Also, currently, the state provides only about 1/4 of the money we're spending on

mental health services in our post-hurricane/pandemic world. Our children still need services and we need to provide them. Additionally, the state funds only about 2/3 of what it costs to provide professional law enforcement officers and deputies at each of our schools and so we must make up the difference ourselves.

I hope you can now understand the "why" behind the millage and that you'll consider those needs when going to the polls on April 20th. For more information about the millage proposal, you can visit our website at [www.bay.k12.fl.us/millage-facts](http://www.bay.k12.fl.us/millage-facts).

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 Education

# A. Gary Walsingham Academy Registering for 2021

BY AMY HARVEY, PRINCIPAL, A. GARY WALSINGHAM ACADEMY

Opening a new school is the dream of many principals and I cannot tell you how excited I am to have the honor of being the first principal of A. Gary Walsingham Academy.

Our new school, located at 44 Chip Seal Pkwy., will open in August of 2021 as a K-2 school but we will also be home to all of the pre-kindergarten programs for the beach schools. We anticipate adding a grade each year until we're operating as a K-5 school with a thriving pre-k center. It's even possible in the future, depending upon direction from the School Board, that A. Gary Walsingham Academy may become a K-8 school like neighboring Breakfast Point Academy.



There's SO MUCH to tell you about our new school and what we have planned, and I'm grateful for this opportunity to highlight a few things below.

## Registration

Registration for the 2021-2022 school year is currently open. Currently enrolled Bay

District School students who will be 1st and 2nd graders next school year and zoned for Walsingham Academy will be rolled automatically and do not need to re-register. Students new to the district and all kindergarten students must complete the registration process. New student registration can be com-

pleted online or by visiting our temporary office location in the J.R. Arnold High School Pre-K Center. Details regarding registration including the documents required for registration, the link to look up your child's zoned school, and the link for the online registration platform are located on the Bay District Schools website.

Walsingham Academy will also be accepting students through the school choice process for the upcoming school year. Parents who do not live in our zone and would like the opportunity for their child to attend Walsingham Academy should submit a school choice application in Parent Portal by April 2nd.

Parents are encouraged to register early so that we can effectively plan for the number of students who will be joining us on the first day of school.

## Staffing

While I am eager to show off Walsingham Academy's beautiful campus and state of the art facilities, I am most thrilled to begin the recruitment and hiring process to identify those who will become the founding members of the Walsingham Academy faculty and staff. I will be searching for individuals who are passionate about sharing their love for learning, understand the importance of building positive relationships and are fully committed to empowering every student, every day. The hiring process for instructional positions is estimated to begin at the end of April and non-instructional hiring will begin in June. Candidates interested in being part of an extraordinary educational team are encouraged to watch for job postings on the Bay District Schools website and follow the Walsingham Academy Facebook page for updates.

## The Building

Steady progress is being made as construction crews work to complete Walsingham Academy. Upon completion the campus will house up to 800 students PK-5th grade. All our classrooms are designed and furnished to encourage collaborative learning, include the latest technology, share a paired learning space with a neighboring classroom, contain a restroom and a storage area. Our media center is a future-ready learning space consisting of a variety of learning options and environments such as; flexible seating, movable chairs and desks, quiet study areas, collaborative spaces, and technology stations. The cafeteria building includes a stage complete with sound system and lighting for student performances. Outdoor play is so important and we have lots of room to play! Three separate playgrounds, a covered courtyard, an outdoor dining area and a large grassy field along with the adjacent wetlands will give our Wahos plenty of opportunity to enjoy the fresh air and sunshine.

## Conservationism

Offering students unique learning opportunities that are relevant, meaningful and have a direct correlation to the real world are vital for maintaining student motivation for learning and interest in school. We are extremely blessed to have a campus located in a beautiful coastal community with a diverse population of plants and animals whose existence is dependent on the preservation of their natural habits. The campus location, along with an extremely generous monetary donation from local community member Gary Walsingham, provides the perfect opportunity to incorporate conservation and environmental learning opportunities into our school curriculum. Land conservation is truly an area where individuals can make a difference. Preserve the Panhandle's natural environment by joining others who value clean water, open space, and diversity of plants

For more information about A. Gary Walsingham Academy, please contact the school at (850) 767-5475.



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# Taking the Bite out of Summer: Beach Mosquito Control District at Work

BY MICHAEL RILES, ENTOMOLOGIST FOR BEACH MOSQUITO CONTROL DISTRICT

Beach Mosquito Control District (BMCD) conducts a series of surveillance events each week to provide information for mosquito control efforts. We conduct surveillance from an Integrated Pest Management (IPM) philosophy where we survey habitats for indicators of activity from mosquitoes or the arboviruses some species are known to transmit, such as West Nile virus (WNV). BMCD has 16 trapping sites that have been

in use since 1998 and are sampled for adult mosquito populations using Center for Disease Control (CDC) motorized light traps. These CDC light traps are baited with carbon dioxide gas which attracts mosquitoes, as well as light, and additional scented lures to entice the mosquitoes to visit the trap where they are sucked through a fan and into a catch net. We also monitor arboviruses such as WNV using CDC gravid traps. These traps are specific to the species they collect, Culex, mosquitoes that are known to trans-

mit the virus. These traps give us indicators of the presence of these species and then we can test these mosquitoes for the actual virus.

In addition to testing the mosquitoes, we have sentinel chickens at three sites here in the district. These sites have been surveyed since 1998, and the chickens are tested once per week by the Florida Department of Health. The sentinel chickens act as a guard against receiving human transmission; the presence of virus in a test from a chicken gives the district

valuable information on the area where we need to focus on controlling mosquitoes.

We also survey day-time biting mosquitoes that are associated with human behavior in and around your home. We have weekly surveys from May-October that look for the mosquito *Aedes albopictus*, the Asian Tiger Mosquito (ATM). This pestiferous mosquito is generally the culprit from most of our homeowner service requests that we perform as a service to all residents in the district.

This is a great segway into

our next round of surveillance: service requests! We depend on additional information from you, the homeowner concerning what is occurring in and around your specific area for mosquito problems you may be having. These requests give the district a “real-time” sense of what is occurring in your area. We appreciate all calls to the district as these calls help us in our job of controlling mosquitoes. Call us any time: (850) 233-5030 or visit our website [www.pcbeachmosquito.org](http://www.pcbeachmosquito.org) where you can submit a service request online.

## PIRATES

*continued from page 6*

was really the beginning of a special relationship between Capt. Ransom, his crew, and a host of nonprofits.

Nearest and dearest might be the Tim Tebow Foundation’s annual Night to Shine event, a prom night for people with spe-

cial needs. In 2019, post Hurricane Michael, McRea and his crew stepped in to find a new location for the event, and then proceeded to raise the money for every bit of food, reaching out to local restaurants and even Arnold High School students in the culinary department for assistance (resourceful pirates these!). Additionally, they con-

tribute to causes such as the Toys for Kids Foundation, and run the kids’ section for Panama City Beach’s annual Pirates of the High Seas Fest.

Though the pirates celebrated the Pirates of the High Seas Fest virtually this past October, they hope to be back this coming fall. In the meantime, you might sight a pirate or two

around town when they do a business takeover (all in good fun), or head out on a Saturday to conduct one of their regular beach clean-ups. Just don’t expect full pirate garb - that weighs around 60 pounds and on soft sand in summer, offers a new and painful kind of pirate torture. Instead look for lightly garbed pirates and their mat-

teys, then raise a glass of grog to these hard-working buccaneers: their generosity of spirit and community contributions makes our white sands a better place. And maybe, just maybe, you’ll get lucky and they’ll sing you a sea shanty like “The Wellerman” (sugar and tea and rum optional).

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Dining

# Time with Wine: King Estate Winery

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. We take pride in cultivating these relations to bring the very best to our customers in the Panhandle. This month we called on our friends

from King Estate Winery to share their story with us:

### Three Generations of Making the Finest Oregon Wines

When King Estate was founded in 1991, it was driven by a commitment to sustain-

ability and profound respect for the land. The adventurous spirit that inspired us from the beginning continues to guide us as we nurture our vineyards to craft premium Oregon wines.

The King Estate story is woven into the history of Oregon wine, where winemaking is syn-



onymous with discovery and sustainability. The last 30 years have been focused on innovation, craft, and a deep sense of respect for the land, the vines and the people who enjoy our wines. We have been establishing our traditions, one vintage at a time.

Today we continue to build a legacy with sustainable agricultural and winemaking practices, resulting in our collection of fine wines. Our deep-rooted philosophy led to King Estate becoming the largest certified Biodynamic vineyard in North America. It's more than a trend to us — it's a way of life.

### How It All Began

An appreciation of risk and adventure runs through the King family lineage. The family patriarch, Ed King Jr., began his career as a designer of Navy aircraft electronics during World War II, later starting his own company, King Radio Corporation. He imparted a love for wine and enterprise to his son, also named Ed King. Together they envisioned the possibilities of producing premium wine in an untapped viticultural region.

In 1990, the younger Ed King owned two small vineyards as part of his timberland and farmland properties. Ed's passion for wine grew alongside his vision for a premium Oregon winery. His aspirations came to fruition when, while purchasing hay for his horses, he discovered an ideal parcel, a 600-acre cattle ranch near Lorane, Oregon.

Looking over the misty ranch lands, Ed envisioned what would become the 1,033 acres of rolling vineyards of King Estate. Ed and his father purchased the land and the first grapes were planted in 1992 on just 16.5 acres. By 1994, more than 100 acres had been planted, creating the most clonally diverse soil and climate-matched vineyard



Ed Jr. and Carolyn King



Jodee and Ed King III

in Oregon at the time. The first vintage of estate-grown grapes was harvested in 1995.

Over the next few years, the company acquired two adjoining properties — the Springhill Ranch and the Doughty Ranch, to the north and east, respectively — bringing the acreage to its current substantial size.

In 2006, the highly acclaimed King Estate Restaurant opened, adjoining the winery, to serve visitors with world-class dining and fine wine pairings. That same year, the company launched its North by Northwest label to honor the high quality and bright future of the wine industry in the inland regions of Washington and Oregon. North by Northwest focuses on the Columbia Valley and Walla Walla AVAs, featuring superior cabernet sauvignon, syrah, red blend, chardonnay and riesling.

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# PCB Flavor

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## IN THIS ISSUE

ISO: PCB's Best  
Margarita

Tastebudz

## ISO: PCB's Best Margarita

By JACK SMITH

One of Mexico's most popular exports is the margarita via its readily recognizable tequila base. In its classic form — tequila, lime juice and Cointreau or Triple Sec, served on the rocks in a glass with a salted rim — the margarita has fueled many a party. In part, its enduring appeal has to do with the fact that it's the perfect combination of sweet, sour and bitter, a mixture that is as synonymous with hot summer days as the beach.

As with most famous drinks, more than one person has laid claim to its invention. One of the most popular stories is that Carlos "Danny" Herrera developed the drink at his Tijuana-area restaurant for aspiring actress Marjorie King in 1938. It seems Ms. King was allergic to all alcohol except tequila. To make the drink more palatable, he added a wedge of lime and a lick of salt and created the first margarita. Another contender is Dallas socialite, Margarita Sames, who claimed she whipped it up for her well connected guest, Tommy Hilton, in 1948. Regardless of its true origin story, today you can always count on a refreshing margarita at Hilton Hotels (but also many, many other places). The frozen margarita's history is less cloudy. In 1971, Mariano Martinez, a Dallas-based restaurant owner, was looking for ways to revive his failing business, and got the idea from a 7-Eleven store. Nursing a wicked hangover, Martinez headed straight for the Slurpee machine to get a brain freeze. All this needs is the 'hair of the dog' to make this a perfect cocktail, he thought, and the rest is... well, you know (oh, thank heaven for 7- Eleven). And though some of our featured favorite restaurants might not have margaritas, check their menu for other knock-your-socks-off concoctions.



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## Barefoot On The Beach

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

Stop on by Barefoot On The Beach for one of the best margaritas in Panama City Beach! In addition to lime and strawberry, all Barefoot Restaurants offer a White Lightning Margarita, which is made with 100 proof moonshine. Grab your choice of margarita, lounge at Barefoot's onsite pool and enjoy the view of the Gulf of Mexico.

## Pineapple Willy's Restaurant

9875 S Thomas Drive, PCB | (850) 235-0928  
[pwillys.com](http://pwillys.com)

Since 1984, Pineapple Willy's has been serving up some of the best and coldest drinks on Panama City Beach. Their classic Lime Margarita is available as a frozen drink or on the rocks in an insulated souvenir cup, perfect for the beach! Be sure to bring your cup back for a discounted refill on any of their other daiquiris!



## Boon Docks

14854 Bay View Circle, PCB | (850) 230-0005  
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Nothing better than a Boon Docks Margarita! We squeeze fresh juices daily, concoct our own sour mix and add Patron. Enjoy! Relax, sip, look out over the water and watch the barges go by, the occasional dolphin swim by, even an alligator or two, and our mascots, the ducks and geese, who come in for their favorite - hushpuppies.



## Sisters of the Sea

3901 Thomas Drive, PCB | (856) MER-MAID  
[sistersofthesea.net](http://sistersofthesea.net)

Sisters' margarita is a delight, but a bit of a mystery. Finagling a recipe out of bartender Scott for this fine beverage was like pulling teeth. Suffice to say, the fruit is fresh and there may or may not be a splash of Sprite.



## Mike's Cafe and Oyster Bar

17554 Front Beach Road, PCB | (850) 234-1942  
[mikescafeandoysterbar.com](http://mikescafeandoysterbar.com)

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. In 2011, we changed Mike's Diner into Mike's Cafe & Oyster Bar.





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The Grand “Blue” Lagoon is a salient top shelf margarita that is ALMOST as alluring as it is delectable. Made with Don Julio, Grand Marnier, Blue Curaçao, and Agave Nectar. You can’t be shy while enjoying it because everyone will want to know what you’re drinking.



## Capt. Anderson’s Restaurant

5551 N Lagoon Drive, PCB | (850) 234-2225  
[captandersons.com](http://captandersons.com)

Enjoy \$6 Margarita Specials every Tuesday night in the Capt. Anderson’s Lounge! Blood Orange Margarita, Midori Margarita, Skinny Margarita, Italian Margarita... the list goes on! The best Margarita special on the beach!

## Christo’s Sports Bar & Grill

2903 Thomas Drive, PCB | (850) 708-1878  
[christosportsbarandgrill.com](http://christosportsbarandgrill.com)

Christo’s margarita features fresh squeezed citrus juices, your choice of tequila, and a splash of Solerno orange liqueur. Then it’s shaken to get all the flavors for a nice blend and topped with Grand Marnier. We are featuring \$5 Top Shelf Margaritas every Thursday for the month of April!



## Paparazzi Gourmet Deli

2810 Thomas Drive, PCB | (850) 588-8244  
[Paparazzideli.com](http://Paparazzideli.com)

Paparazzi Gourmet Deli has some refreshing, equally satisfying alternatives to a Margarita perfect for the first warm days of spring! Top picks include a chilled glass of Prosecco, or a delightfully fresh California Rosé.

# Schooners: The Last Local Beach Club

BY MARTA ROSE-THORPE

Schooners resides on the historic East End of Panama City Beach, in a beautiful enclave spanning the Thomas Drive corridor known as the Grand Lagoon, right on the beach. The “Last Local Beach Club,” as it is widely known, is open year-round for lunch and dinner. During the warm months,

Schooners’ patrons come early and stay all day to play volleyball, watch the kids splash in the surf, or just watch the waves roll in. It’s a local tradition to gather on the beach behind Schooners, every night rain or shine, to celebrate Sunset. The crowd counts down and, just as the sun dips below the horizon, Schooners fires off an old cannon to celebrate



another beautiful day on the beach and ring in the evening.

Three live web cams capture the sunsets as well as the daytime waves rolling in, volleyball games and sand sculpting on the beach, and general beach fun.

Schooners is the last of the old, open-air hangouts left on the Gulf Coast. It started back in the late ‘60s when the establishment was known as “The Beach Party.” In 1985, Jim Can-

non purchased The Beach Party from Kinney Strickland and renamed it Schooners. Most people think the name means a type of sailing ship, but actually, Jim was sitting in Australia sipping an ice-cold ‘schooner’ of beer when he learned that his favorite bar, The Beach Party, was for

*Continued on next page*



## SCHOONERS

*continued from previous page*

sale. He cut his world-tour vacation short and flew back to Panama City Beach to buy the place. Back then, Schooners was a rustic beach bar; Atchafalaya and Telluride were the most popular bands in those days, and when they played the crowds were so huge, law enforcement would have to direct traffic.

In 1995, Jim Cannon sold Schooners – just eight days before Hurricane Opal blew into town. Schooners’ new owners, Sparky Sparkman and Toni Davis, were committed to rebuilding the historic original structure, and although it took six months longer to do so, the original bar, along with every original floorboard, piling, wall and rafter, was lovingly restored. After the hurricane it was hard to find construction workers, so the Schooners team did a lot of the work themselves, searching through the wreckage to find and restore old photos and historic memorabilia. Schooners reopened Memorial Day weekend of 1996, and locals were thrilled to see that the “old Schooners” hadn’t changed a lot (although

the bathrooms had improved!). In April 2020, during the Covid Pandemic, outdoor beachside dining was introduced.

Schooners was alive and bustling during my recent lunchtime visit. It was impossible to escape the exhilaration in the air on that Friday in the midst of Spring Break... that feeling of refreshing fun when you’re on vacation at the beach. I strolled through the inside to the back, where a hazy, bright day met me with the sounds of chatter, clatter, and strains of Sheryl Crow on the sound system. The Schooners team appeared to be enjoying the Friday hustle. As GM Matt Weber explained, certain servers, bartenders, and managers have belonged to the Schooners family for a long time; the faces of bartenders Larry Quick and Shawn White are part of Schooners’ cultural backdrop.

If tropical drinks are your thing, Schooners is your place! My server Franzi brought me a Top Shelf Skinny Margarita (\$12) ...freshly squeezed limes and oranges, agave nectar and premium silver tequila... light, crisp and refreshing). The Grand “Blue” Lagoon (\$12) had a bold, devil-may-care tang, with Grand



Marnier, Blue Curacao, lime, agave, and Don Julio tequila. Whether you like Passionfruit Sangria (\$8.50) or the Sunset Splash (\$8.50) with hints of raspberry, peach, mango, and pineapple... Daiquiri’s and Pina Colada’s (\$10) or the classic Painkiller (\$10) with Pusser’s Rum, coconut, pineapple and orange juices... Schooners has you covered! Matt mentioned another epic frozen cocktail Schooners is known for, the Pusser’s Rum-based Banana Baileys Colada (\$11). Schooners’ bar serves a variety of red, white, rosé and sparkling wines (\$6.50-\$8.50), domestic and imported beers (\$3.75-\$5), and 19 craft beers (all \$6).

Chefs Konrad Jochum and Justin Bell have assembled a masterful menu full of timeless, prototypical beach fare. “We’re a beach shack that serves great Burgers (\$13) and Fish Tacos (\$14),” says Matt. “The Gulf Coast is known for fresh Grouper; we serve it as a sandwich (\$18) or entrée (\$26), fried, grilled or blackened.” The Scuban, Schooners’ version of the classic Cuban with slow roasted pork, ham, swiss, pickles and mustard, is rolled and then grilled in a flour tortilla. The

Truck Tire Onion Rings served with honey mustard are golden tried and big enough to share. Favorites like Peel-n-Eat Shrimp (\$14), Seared Crab Cakes (\$14) and “The Beach Party” (a trio of fried mahi, oysters, and jumbo shrimp (\$29) keep happy customers coming back. Or try something a little different: the Rock’n Lobster Flatbread (\$14) or “The” Tuna BLT (\$16) ...a version of the classic BLT with blackened yellowfin tuna and wasabi sauce on toasted ciabatta.

Everything on the menu is tried and true – a successful best-seller. So, What’s Good? I asked Matt (who took great care of me, filled me in on all sorts of history and details, and helped me navigate the menu). Matt suggested I start with one of Schooners’ blockbuster favorites, the Tuna Medallions appetizer (\$14). Coffee-seared yellowfin tuna medallions are served with seaweed salad, wasabi, sesame seeds and Mandarin Orange Sesame Ginger Sauce. Okay, let’s break this down. I know many good beach establishments serve seared ahi tuna in some form or fashion, but truly, this was one of the best versions I’ve ever had. The fresh, perfectly seared/rare tuna was tender and delicate, its coffee coating adding a rich, salt-peppery depth. Now, I’ve always considered the seaweed that accompanies the ahi a garnish, but this time it actually competed with the ahi for the title of ‘Star of the Show!’ This seaweed was the most fresh, flavorful I’ve ever had. It sat on a bed of cool, fresh spring mix lettuces, drizzled with

a light, citrusy-sesame vinaigrette, and I did something I’ve never done before – I ate it all.

Next up, Matt suggested I try a Schooners classic, the Shrimp & Grits (\$23). Grilled shrimp paired with smoked Gouda and Tasso cheese grits, topped with Crawfish Cream Sauce. Love. At. First. Bite. THIS is my new favorite! The grits are just creamy-dreamy, with a little heat packed into the creamy crawfish making an explosion of flavors! The shrimp were plump and deliciously grilled with the perfect amount of seasoning.

Franzi was amazing and so attentive. She suggested I try one of “Big Jamie’s Sweet Cakes” for dessert, but I truly was so full, so I took a piece home to devour later. Friday’s variety included chocolate peanut butter cake, and it was scrumptious. Schooners also serves gourmet cheesecakes like Salted Caramel and Key Lime Crème Brûlée, Molten Lava Cake, and traditional Key Lime Pie.

There’s always something special going on at Schooners. Special events and fundraisers take place year-round, dedicated to important community services and special causes, and include Easter Weekend, the Cajun Festival, Lobster Festival, Halloween, Christmas Party and New Year’s Weekend. Schooners is located at 5121 Gulf Drive, PCB, and is open Sunday through Thursday from 11 a.m. to 9 p.m., and Friday and Saturday from 11 a.m. to 10 p.m. For more information call (850) 235-3555 or visit [Schooners.com](http://Schooners.com).



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# To Do in PCB

## 4th Annual Junior League Of Panama City Spring Classic April 16

The Junior League of Panama City with champion sponsor iHeartMedia will host the 4th Annual Junior League of Panama City Spring Classic on Friday, April 16, 2021, at the Nicklaus Course at Bay Point. Registration begins at 8 a.m. and shotgun start is at 9 a.m.

Tournament registration is now open, and sponsorship opportunities are still available.

Event participants and the public are invited to the Spring Classic Pairings Party at 5:30 p.m. Thursday, April 15 at The Sapp House. The event will feature a silent auction, food and live entertainment. Cost is \$25 per person.

“Tea Time” will be back again this year from 9:30 a.m. – 12:30 p.m. on Friday, April 16 in conjunction with the Spring Classic at Bay Point Golf Club. Featuring local vendors, participants can shop the latest styles and trends in clothing, home décor and accessories. “Tea Time” is free and open to the public.

Proceeds from the tournament, pairings party and silent auction will benefit the programs and mission of the Junior League of Panama City.

For more information or to register to play in the tournament, visit [www.jlpanamacity.org/springclassic](http://www.jlpanamacity.org/springclassic).

## ECTC Presents Educational Musical Comedies

Emerald Coast Theatre Company (ECTC) is putting the “m” in musical comedy by staging two educational musical comedy performances in April.

“Madagascar: A Musical Adventure Jr.” will be staged in two locations. April 9 and April 10 at noon, 2:30 p.m. and 7 p.m. at ECTC’s performance space at 560 Grand Boulevard at Sandestin in Miramar Beach. April 24 at 7 p.m. and April 25 at 2 p.m. at Florida Chautauqua Theater in DeFuniak Springs.

“Disney’s Mary Poppins Jr.” will be staged April 16 at 7:30 p.m.; April 17 at 11 a.m., 2 p.m. and 7:30 p.m.; and April 18 at 2 p.m. and 4:30 p.m. at 560 Grand Boulevard.

For more information and tickets, visit [www.emeraldcoast-theatre.org](http://www.emeraldcoast-theatre.org).

## Seabreeze Jazz Festival April 21-25

Named a “Top 10 Jazz Festival in the USA” by JazzIZ Magazine and recently nominated as “Best Jazz Festival” at the Oasis Smooth Jazz Awards, the Seabreeze Jazz Festival in Panama City Beach combines the top national smooth jazz artists with a full weekend of fun, sun, great beaches, and good times. The event now attracts over 20,000 fans from the USA, Canada, and Europe for the ultimate performance-packed weekend of jazz. For more information, visit [www.seabreezejazzfestival.com](http://www.seabreezejazzfestival.com).

## 23rd Annual Thunder Beach Spring Rally April 28 - May 2 at Frank Brown Park

Bikers from around the country can enjoy scenic rides along the Emerald Coast, live entertainment, and local cuisine. For more information visit [thunderbeachproductions.com](http://thunderbeachproductions.com).

## Frimet To Z Auto Center Presents Autogumbo May 1

A car show for everyone Saturday, May 1, 2021 from 11 a.m. to 5 p.m. at Frimet to Z Automotive, 18100 PCB Parkway, PCB. Bring what you’ve got! Muscle, classics, british, trucks, bikes, etc... “we’ll take ‘em all.” Cash, trophy and prizes for: people’s choice and most unique.

Music 11 a.m. till by Eric Lindell, The Tyler Mac Band and more. Food provided by Finn’s Island Style Grub and Back Beach BBQ.

Proceeds benefit the Andrew Chapman Memorial Scholarship Fund. Vehicle entry \$30. Spectators free (donation suggested).

For information or to register: call (850) 233-6070, email [frimettoz@gmail.com](mailto:frimettoz@gmail.com), visit [www.frimet2z.com](http://www.frimet2z.com) or come by in person.

## Panama City Beach Chamber Annual Awards Dinner May 27

The Panama City Beach Chamber of Commerce is gearing up to host the most anticipated event of Bay County’s local award season. The 2021 Annual Awards Dinner, presented by Noble Public Adjusting Group, will take place on May 27, 2021, at Edgewater Beach & Golf Resort from 6 until 9 p.m. The theme for this year’s event

is “Sunset at the Beach,” where guests will enjoy an elegant evening with fellow Chamber members. This prestigious event will recognize local citizens for their dedication and accomplishments in the community and with the Panama City Beach Chamber of Commerce. For tickets and sponsorships visit [www.pcbeach.org/wp-content/uploads/2021/03/Annual-Dinner-Sponsorship-Form\\_2021-1.pdf](http://www.pcbeach.org/wp-content/uploads/2021/03/Annual-Dinner-Sponsorship-Form_2021-1.pdf).

## UNwineD June 4-5



Visit Panama City Beach is bringing back its award-winning UNwineD event, June 4th-5th, 2021. This event brings you a unique combination of music, food, and fun by partnering with Southern Living and inviting an exciting lineup of elite chefs, mixologists, and tastemakers. Wander from booth to booth while tasting the best craft beers, wine, and spirits from around the world and sampling delectable creations from leading chefs in the Northwest Florida area. Browse through Art & Vendor Row filled with local shops and boutiques. Tickets are limited to this event. For more information or to purchase your tickets, go to [www.visitpanamacitybeach.com/unwined](http://www.visitpanamacitybeach.com/unwined).

## Library Events

The Northwest Regional Library System and Panama City Beach Library offer numerous classes, book club meetings and readings for adults and children, both in person and online via Zoom. Visit [www.nwrls.com/events](http://www.nwrls.com/events) for this month’s calendar.

## Panama City Beach Senior Center Activities

April activities include: Strength and Exercise, Chair Yoga/Exercise, Painting Partners, Yoga, Knife/Chisel/Carver, Hand & Foot (cards), Embroidery on Cards, Flow Art, Ukulele, and Bingo. Visit their Facebook page, Panama City Beach Senior Center, [www.facebook.com/groups/2490530874527390](http://www.facebook.com/groups/2490530874527390), for times and days. Membership required.

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 Arts & Music


BY LISA CYR

*"I often think in music. I live my daydreams in music."*—Albert Einstein

Albert Einstein loved to play violin. In the same way that each person is unique, each musical instrument has a unique attractiveness. Love at first sight becomes love at first sound. Like a relationship, one must spend concentrated time with their instrument developing a friendship and working out problems. The time spent together seems like minutes, your instrument takes you away from all the cares of life and becomes an extension of your innermost thoughts and feelings. And then you are in love.

Have you ever heard your inner self whisper, "I can see myself playing guitar." or "I just love to hear the sound of the violin or string instruments?" That's because the sound of certain instruments pulls at your heartstrings.

*"I know that the most joy in my life has come to me from my violin."*—Albert Einstein.

When a person draws the bow over the strings of a violin, something magical happens. The instrument becomes your voice singing to you. You can feel the vibrations of the melody as you move to the music. It's like a miracle in the making. And you smile.

*"The piano is able to communi-*

## Studio 237 Music School: Heart Strings

*cate the subtlest universal truths by means of wood, metal, and vibrating air."*—Kenneth Miller

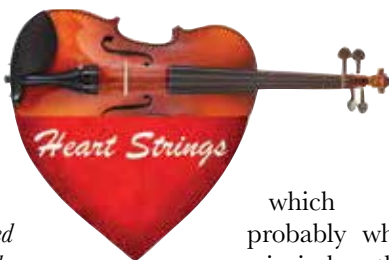
*"I was 4 years old, when my parents moved into a home overlooking a lake in Massachusetts. Left behind was an old piano in the basement. The moment I pushed down on each key, I was drawn to the instrument. I joyfully realized that the combination of tones created an infinite possibility of creative sound, expression, and compositions. It was love at first sound and a love affair that has never ended."*—Lisa Cyr

*"I love the guitar for its harmony; it is my constant companion in all my travels."*—Niccolo Paganini

There is nothing quite like watching a masterful guitarist perform from his/her heart. They have spent a large portion of their life pouring over their guitar. When they play together, their music touches your soul and you observe in awe the manifestation of miraculous melodies, chord progressions, and voicing. That is the moment when you shed a tear. Tears of happiness, sadness, and revelation which are often life changing.

*"Sing again, with your dear voice revealing a tone of some world far from ours, where music and moonlight and feeling are one."*—Percy Bysshe Shelley

The voice is by far the most intimate and unique of all instruments because it resides within the person. The combination of words, tone, and notes evoke great emotion and memorable moments in time. We all have those favorite songs that were performed at weddings, graduations, reunions, proms, dedications, marriage proposals, first dance etc. The singer literally breathes life into their song



which is probably why music is breathtaking. Everyone is born with a voice! Next time you are alone in your car, free yourself up by bursting your thoughts into song!

*"Rhythm and harmony find their way into the inward places of the soul."*—Plato

*"My musical journey began when I was 14 years old. I was sick in bed with my window open and in great despair. All of a sudden, I heard the sounds of music. I rushed down the stairs, and into the street. I was compelled to find where the sounds were coming from. It was a parade! I was walking alongside the drum line. A drum corp director approached me and said 'We need another drummer, can you help us?' That moment charted the course of my life as a professional drummer. All across the USA, I have had the opportunity to help people dance to my drum beat. For me, percussion instruments are the heartbeat of life."*—Raymond Cyr

*"He plays his song for one reason. It's simply what he loves. The musician."*—Chick Corea

Let our Studio 237 Music teachers help you get started learning to play an instrument. We are located in Santa Rosa Beach, FL. Read about and view our teachers online at [www.Studio237Music.com](http://www.Studio237Music.com). To schedule a visit or lessons Call Ray or Lisa Cyr at 850-231-3199. Email: [Studio237Music@gmail.com](mailto:Studio237Music@gmail.com).

## Artist Profile: Colleen Greene at Work

BY RAVEEN KILGORE

Colleen Greene grew up in a family that emphasized the value of art and music in everyday life. This reality led artist Colleen Greene down a path that has included a diverse array of artistic pursuits. Part of an Air Force family, Colleen and her four siblings were taught the importance of expressing themselves through art, and for a period of over 30 years, the family created a variety of art together. "We worked together as an innovative team creating an extensive assortment of art forms," she tells me.

This type of creativity taught Colleen that there were no limits to the types of art she could create. However it was in California, where she spent most of her artistic career, that Colleen's love for hand painting ceramic tile design was born. "Ceramic tile has always been my favorite," says Colleen. "I open my ceramic kilns in the morning and it's like... Christmas. The tile is bright, shiny, and they show their true colors of what glazes I have applied to them the day before."

Colleen uses her skill for ceramic tile to help her clients with their homes, swimming pools, corporate businesses, and even restaurant design. Considering her upbringing, it's no surprise that Colleen has expertise in other forms of art as well. "I moved to Panama City from California, and people have discovered I do more than just hand-painted tile," Colleen explains.

In fact, Colleen is also a master of water features, murals, and even sculpting, leaving her mark all around Panama City. "I just finished two separate night sky scenes on 7 foot fiberglass ceiling domes, installed in the 25 foot tall entryway of two houses working with Tom Gladstone LLC, and on another creative side I painted two large three dimensional



turtles." These painted turtle statues are now on view at the Panama City Beach Public Library and also Panama City Beach City Hall.

As Colleen's love for art has grown over the years, so has her love for the clients on the receiving end of her artistic endeavors. "The fun part of my job is interpreting client ideas," she explains. "My focus is directed to target the clients' key design intentions." Colleen's appreciation for her clients runs deep, as she believes that they are a major source of her inspiration for bringing out her creativity. "Public committees and individual clients have been my source of inspiration as they bring the "what-if" factor to the table of my creative art. My clients have helped me develop art from traditional to abstract over the many years," she says.

Colleen Greene is a multi-talented artist, who has, over time, honed her already keen artistic vision. Her skillful hands and inventive mind are able to bring to life the ideas that many of her clients are unable to construct themselves. "My creative art experience has been a lifestyle rather than a job," Colleen reveals. Whether it is with ceramic tile design, water features, murals, or even sculpting, choosing to have Colleen on your side for your future artistic ventures is always a wise choice.

Colleen can be reached by email at [greenecolleen4@gmail.com](mailto:greenecolleen4@gmail.com).

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## Prevention 101

BY DR. STACY KEHL

In the last couple of issues, I've discussed the importance of getting in to see your healthcare provider for routine checkups and care. Seeing your primary care provider is a key step in preventing, detecting, or controlling chronic disease. The US Preventive Services Task Force (USPSTF) provides evidence-based clinical guidelines for prevention of many types of diseases and conditions based on age, gender or risky behaviors (e.g., tobacco, alcohol, sedentary life to name a few). Last month, I discussed age-based recommendations from the USPSTF from your 20s through your 40s. This month, I continue to outline recommendations for the next four decades, your 50s through your 80s. Discuss these recommendations with your healthcare provider, and see which recommendations apply to you, depending on your medical history and lifestyle. For more detailed information, readers can also review USPSTF recommendations online at [uspreventiveservicestaskforce.org/uspstf/recommendation-topics/](http://uspreventiveservicestaskforce.org/uspstf/recommendation-topics/)

information-for-consumers.

**50s** "You're gonna put that where?" Yes, friends, time for a screening colonoscopy at age 50. There are other options for detection of colon cancer that you can discuss with your healthcare provider, but given that colon cancer can go undetected for a long time, this is an important screening, and you don't want to overlook it. Other prevention strategies in this decade include what was previously mentioned (last month) for your 20s, 30s, and 40s (including sexually transmitted disease detection and prevention). We are also concerned about preventing heart attack and stroke, and those with certain risk factors are recommended to start a daily baby aspirin (81mg), and possibly cholesterol medication. Continue daily exercise and heart-healthy diet, as well, to mitigate risks for cardiovascular disease.

**60s** You're actually pretty young, considering that the average American lives into their 80s, you still have 20+ years to go! In this decade, we are concerned with preventing injuries

and maintaining health, so a home safety assessment is a great idea. Many of the recommendations from previous decades continue through our 60s, including cancer screenings (breast, colon, and cervical); add to that list a prostate check for the men and a lung cancer screening for anyone who has ever smoked. Women should also continue to check for osteoporosis. Remaining active through these years is important, although we may not be pumping iron anymore, as excessive weight gain increases risk for heart disease, high blood pressure, Type 2 diabetes and other chronic conditions. Continuing daily walks and light resistance training is a great regimen to remain fit.

**70s** Got grandkids? It's been a long time since you chased around a toddler! Keep an eye on the blood pressure and make sure your home is safe to prevent falls and accidents, not just for the kids, but for you too. Osteoporosis risk factors and screenings should also be discussed with your provider, as broken bones in your 70s can cause lengthy rehab. USPSTF recommends

healthy diet, blood pressure control, and cholesterol control to help prevent heart attack and stroke for people in their 70s. If you are a man aged 65-75 who has ever smoked, you should discuss with your healthcare provider having a screening test for abdominal aortic aneurysm. Being 70 doesn't mean you have to lay down and watch the world go speeding past, but keep in close contact with your primary care provider for their recommendations for safety and health.

**80s and beyond** You've come a long way, baby! And for that, most people can get a pass on the colonoscopies and cervical cancer checks. Yay! Keep seeing your primary care, control your blood pressure, blood sugar, and cholesterol, and stay safe in your living environment. As providers, we focus on quality of life in the eighth, ninth and even tenth decades. Medication lists should be reviewed at each visit, as sometimes "less is more" when it comes to medications for older individuals. Unfortunately, alcohol abuse is sometimes overlooked in these generations, but

it is a real concern. Individuals should still be screened for substance abuse/overuse (including prescribed drugs) at their healthcare visits. Additionally, the elderly should have screenings for depression, sleep patterns and dietary intake.

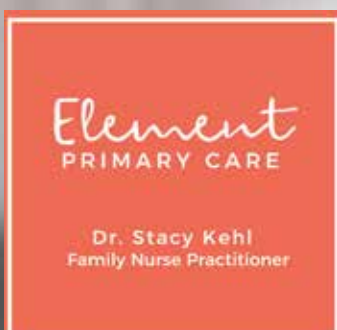
Your primary care provider is the "captain of your healthcare ship." With regular check-ups, health can be smooth sailing. Everyone should see a health care provider on routine intervals; depending on your age, family history, and lifestyle factors, visits should occur at least once a year. Even if you don't have health insurance, there are resources in the community that can assist you in finding the provider that's right for you. If it's been years since you've seen a provider, consider taking the first step in protecting your health, and go get a check up!

*Dr. Stacy Kehl is a Family Nurse Practitioner with Elements Primary Care, 8406 Panama City Beach Pkwy., Suite K, Panama City Beach. Call (850) 708-1623 or visit ElementPCP.com.*

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 Wellness

# Considerations for Those Already Using Hormones



By DR. RICHARD CHERN, M.D.

Women often ask us to optimize their creams or sublingual hormones another physician put them on. Men ask us to get their testosterone shots dosed correctly. Unfortunately, it's not possible to get consistent therapeutic levels of hormones using these methods. Secondly, most research indicates these methods are the most dangerous and raise your risk of strokes, heart attacks, blood clots and possibly even your cancer risk. Lastly,

they provide little to no health benefits.

When we discuss hormone pellet therapy a few concerns usually arise. What if the dose is wrong? BioTE has dosed well over a million patients and we are the oldest and largest hormone clinic in the region. Secondly, we don't dabble in hormones, this is our specialty. We do hormones and do them well. Because this is our area of expertise we keep up with the latest research. We

have knowledge of the latest studies many times before they are even published.

Because of our extensive knowledge and experience we are able to use your labs, symptoms, and many other factors to find a dosage that is personalized to you. We look at your levels both before and after treatment and adjust as necessary based on which symptoms have resolved and which remain.

There are two goals when optimizing hormones. The first goal is to resolve symptoms caused by low hormone levels due to natural aging. The second goal is to reduce cancer risk, promote heart health, increase bone density, reduce pain, protect the brain and overall just decrease disease and increase health. I think many patients do not consider this second goal because I will hear, well I don't have hot flashes.

So, what's so bad about creams, sublinguals and shots?

First, creams & sublinguals last about four to six hours. And as for shots you may get two or

three days of feeling good before things deteriorate. That's like slamming on the breaks each time you get your car to highway speeds or stopping your exercise routine right after the warm up. Pellets have consistent therapeutic levels for as long as six months. That means your body can actually use these hormones to really start repairing your mind and body.

Research shows any oral estrogen increases inflammatory markers, increases risk of stroke and clots. Creams are unable to get high enough levels in the bloodstream to even get into the uterus to help protect you from cancer. And synthetic testosterone shots are well known to increase clotting factors and increase risk for stroke and heart attacks.

*Dr. Richard Chern, MD and his providers typically spend 30 to 60 minutes with new patients educating them on the benefits of hormone therapy and reviewing each lab to make patients feel 100% comfortable. They are accepting new patients. Change your life and call 850-837-1271 for an appointment and turn your life around.*



## The key to quality senior care is asking the right questions.

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## Navy Federal Credit Union Prepares Littles for Future

Navy Federal Credit Union has collaborated with Big Brothers Big Sisters of Northwest Florida (BBBSNWFL) to provide virtual, financial education for Littles from Pensacola to Panama City.

Offered as quarterly, hour-long virtual training sessions, middle school and high school-aged Littles are participating in interactive workshops and given access to financial education tools and resources.

"We're taking it back to the basics by teaching these Littles about topics like earning and managing money, creating a savings plan and more," said Jennifer McFarren, BBBSNWFL Executive Board Member and Community & Education Outreach Manager for Navy Federal Credit Union. "We're honored to support Bigs and Littles in having meaningful conversations about finances, while also making learning fun and engaging, in hopes to better equip them to make sound financial decisions in the future."

Ten Littles and Bigs attended the first quarter training, allowing them to remain safe and learn from the comfort of their own home. The second quarter training session will cover saving and growing your money.

In addition to financially supporting and providing employee volunteers, Navy Federal partnered with BBBSNWFL to launch their Beyond School Walls program in 2016; a two-year long program aimed at helping students improve their chances of graduating and transitioning to the workplace and/or post-secondary education. The on-site training, which is currently being done virtually, allows Littles to shadow Navy Federal team members in the workplace for a few hours each month during the school year.

BBBSNWFL is dedicated to providing resources such as financial education trainings to ignite the potential in youth in Northwest Florida.

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## Facts About Earwax

BY MORGAN HEINRICH,  
HEARING LOSS ASSOCIATION

It's 8 p.m. and you are going through your bedtime routine. You wash your face, brush your hair, brush your teeth, and grab a cotton swab to clean out your ears. But wait—drop that cotton swab! Believe it or not, that earwax you feel obligated to obliterate actually has a purpose.

### Here are nine things you probably didn't know about earwax:

**1. Earwax protects.** Similar to eyelashes and nose hair, your earwax is a protective device that is often underappreciated. The primary purpose of earwax is to protect your ear canal and eardrum from foreign materials. These outside invaders include dust, bacteria, and other microorganisms. Without earwax, the ear canal would be more susceptible to infections that can irritate and inflame your ears.

**2. Earwax is not actually wax.** The scientific name for earwax is cerumen. Cerumen is a combination of sebum (which is essentially skin cells that have fallen off from inside of the ear), bits of hair, and secretions from the ceruminous glands in the outer ear canal.

**3. Two types of earwax are based on genetics.** The Monell Chemical Senses Center discovered that, like sweat, chemical compounds in earwax differ between races. There are two different types of earwax—wet and dry.

**4. Earwax lubricates.** Just like tears, earwax lubricates and therefore is beneficial to your ear canal. Without adequate amounts of earwax, your ears would be dry and itchy.

**5. Earwax self-cleans.** Your earwax actually cleans up after itself! Whenever you chew or move your jaw, you help keep your earwax churning slowly from the eardrum to the car



opening, where it either will dry up, flake off, or fall out at its own pace.

**6. Cotton swabs are harmful.** As mentioned earlier, do not use a cotton swab to clean out your ears. Since your ears have the ability to self-clean, you should never try to stick anything into them. Therefore, keep these swabs and any other objects—including your fingers—out of your ears. Every time you put something inside your ear, either to scratch an itch or attempt to remove earwax, you actually risk pushing the wax further into your ear where it can become blocked.

**7. Ear candling is also harmful.** If cotton swabs are bad for your ears, does burning a candle inside your ear sound like a better solution? No! During ear candling, a person will lie on their side while a long cone-shaped candle is nestled just inside of their ear canal. The candle is then lit in an attempt to soften and suction out the earwax. The Food and Drug Administration (FDA) warns that ear candling has no proven benefits. But it is proven that these candles can cause burns, wax blockage and punctured eardrums.

**8. Earwax affects your hearing.** Every time you shove a cotton swab, earplugs, music earbuds, or even hearing aids into your ear, you risk pushing the earwax farther and farther into the ear canal. These items that are regularly placed into the ear can actually increase earwax buildup because they inhibit the natural migration of earwax out of the ear canal.

Blocked earwax is the most common cause of hearing loss. This can happen when wax is pushed back toward the eardrum or if the ears produce more wax than needed.

**9. Stress and fear can affect your ears.** Stress or fear can actually increase your earwax production. The glands in the ear that assist secreting wax are called the apocrine glands. These glands are the same ones that are responsible for your smelliest sweat!

Just as stress can make you sweat more (and smell worse), stress and other emotional responses (like fear) can also increase your earwax production.

*Morgan Heinrich is a freelance journalist based in Fort Worth, Texas. She also writes for Eosera Inc. (eosera.com) in Dallas, Texas, covering health care technology, public affairs issues, and an array of other topics. Morgan graduated from Texas Christian University with a Bachelor of Arts in journalism.*

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 Musing


BY SEAN DIETRICH

“Will the room please settle down before the dance begins?!” says Gary to the elderly crowd in the nursing home cafeteria. “Simmer down, please!”

Gary is an old man with a saxophone dangling from his neck. He speaks over a microphone, addressing old folks who are all wearing their dancing shoes.

These residents need a little fun tonight. It’s been a very long year.

“People, hush!” says Gary.

Someone goes: “SSSHHH!”

The murmuring stops.

“Let’s do this in an orderly fashion!” says Gary. “I need two groups! I want my men dancers over HERE! I want my lady dancers over on THAT side!”

Soon, the room is reorganizing itself like the final round of a livestock auction. It’s a downright mess.

“Quickly, people!” says Gary. “We haven’t got all night!”

It’s a good night for a dance. There has been an 82 percent drop in COVID cases among U.S. nursing homes since the vaccine, and these people need

something joyous.

Gary says, “Alright! I want healthy dancers to the front of the line. Quiet please! Orderly fashion! Healthy knees and good tickers up front! Anyone who’s only upper-body dancing tonight, you’re at the back of the line!”

The people in the cafeteria once again reorganize. Ladies on one side; men on the other. Even nurses and cafeteria workers are present for the fun, watching this clambake from the outskirts in case someone overdoes it.

“Okay,” announces Gary. “Ladies and gentleman, it gives me great pleasure to introduce TONIGHT’S BAND!”

Everyone claps. You would

never believe a nursing home could produce so much applause. But as I said, it’s been a long year.

Each person within this cafeteria knows someone who has died from COVID-19. Each person bears the scars of a pandemic. Thankfully, everyone here tonight is healthy (knock on wood).

There are four musicians in tonight’s community band:

Lonnie (Pacific Grove, California) playing electric bass. Lonnie can’t feel his fingertips because of neuropathy, but he can still play.

Jennifer (a staff nurse, originally from Tampa) on upright spinet.

Thomas (Sioux Falls, South Dakota), on the drum kit, holding his sticks like Gene Krupa.

And of course Gary (Lansing, Michigan) on alto sax and vocals.

“Everyone ready?” Gary says. Then he counts off a tempo. “And a’one, and a’two, and a’one, two, three...”

The band launches into “Somewhere Beyond the Sea.” People come unglued. The whole facility suddenly becomes ten shades happier.

By the the first chorus, the cafeteria dancefloor is already crowded with eight men and fourteen women.

Bashful smiles. Weathered hands clapping other weathered hands. Feet shuffling. A few women are dancing with other women since there aren’t enough men to go around.

One old man wraps his arms around a woman’s waist. They are barely moving. This non-aerobic dance style is what’s commonly known as “Prom Dance.”

Another athletic couple is doing light twirls and they’re both smiling—literally—to beat the band.

The tune ends. The band plays “When You’re Smiling.”

Gary is now singing like Louis Armstrong, and the heck of it is, they say Gary does an excellent imitation.

Fifty years ago Gary used to be in a band in Orlando. His group used to play this tune every night at closing time.

People are moving stiffly on the dancefloor, wobbling about as gracefully as the decades of osteoarthritis will allow. Onlookers seated in wheelchairs are singing, clapping in all the wrong places.

The next tune is Cole Porter. “You Do Something To Me.”

Medium swing. This one really gets them cranked.

A few wheelchairs scuttle to the dancefloor, accompanied by enthusiastic nurses who are performing upper-body dance moves with non-mobile patients. This is already the best day of the entire year.

Gary plays saxophone solo after solo. People do foxtrot after foxtrot. Everyone is glowing.

When the party winds to a close Gary takes the microphone and makes his final speech. He gives the dancers a chance to catch their breath while he uses a serious voice.

“I’d like to dedicate this song,” he begins, “to everyone who has lost someone this year.” His voice breaks when he says it.

The nurses and staff bow their heads.

Gary whips up the band. The musicians begin to play “What a Wonderful World” at a ballad tempo. The whole room comes alive because everyone on planet Earth recognizes this song.

Dozens of elderly voices are soon bellowing in wrong keys, but each mouth sings the correct lyrics. Even the employees are howling along with Gary.

Because everyone here knows that Gary has had one of the hardest years among those here. His wife died from COVID last year. He’s playing this number for her.

Gary brings the saxophone to his lips and begins to play, but he is interrupted. In the middle of his solo a nurse approaches the stage and asks Gary if he’d like to dance with her.

Gary turns red. “Gosh, it’s been a long time, I don’t think so...”

Too late.

The nurse ignores his remark. She forces Gary to discard his saxophone and join her while the band plays. Pretty soon the two of them are on the dancefloor.

The nurse rests her head upon Gary’s bony shoulder while they sway in rhythm. She can hear him sniffing loudly. After a few moments, they stop dancing and simply embrace on the dancefloor. The nurse rubs Gary’s back while he weeps.

And later that evening, when that nurse recounts this entire story to me in an email, I find myself doing the same thing.

Because, it really has been a long year.

## The Dance

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# A Pastor's Ponderings: The Steamer Trunk

BY RICK MOORE

This is the story as it was told to me. In 1899, Malaky, her brothers David and Naif, along with their mom and dad, boarded a steamship heading from Byblos, Lebanon to New York City. Malaky was eleven, David was four, and Naif was one year old. All of their possessions were inside a wooden steamer trunk. While boarding, the sailor in charge of the ship's logbook asked for a last name. They told him Muir. The sailor didn't know how to write Muir so he spelled their name Moore. On the way across the Atlantic Ocean, the father had a heart attack. They were only half way through their eight-day journey, but they held onto the hope that he could receive medical help once the ship arrived in New York. As they passed the Statue of Liberty on the way to Ellis Island, people began to cheer. But after the small ship docked, and the family started to leave the ship, sailors detained them.

There was a strict rule at Ellis Island in those days: If a person onboard was sick, they were not allowed to go to ground. The sailors said the father would have to return to Lebanon. The mother could not understand. Though she only spoke broken English, there clearly had to be some mistake. Surely they wouldn't break up the family. A fellow traveler from Byblos,

Abraham, who spoke better English and fluent Arabic tried to intervene. The sailors would not budge. The rest of the family could decide to stay or go back, but they were not going to let anyone sick off that boat. Abraham told the mother the children could stay with him and his wife if she wanted them to. As the mother cried, struggling to make sense of it all, pleading to the sailors to let her husband off, the fog horn began to blow. The sailors yelled to the family "stay on the ship or leave now, but the father isn't getting off."

In a split second decision, the mother suggested Malaky take the steamer trunk with the family possessions, and stay with Abraham's family. She felt the two boys were too young to stay without her. Malaky watched in disbelief as her sick father and the rest of the family sailed off. On the way back to Lebanon, the father died.

Abraham was unable to find work in New York, so he moved Malaky with the rest of his family to Worcester, Massachusetts, where he secured a job. Malaky also found work in a factory as a mill girl. There was no way for them to communicate back and forth from Lebanon, but they did receive word from other travelers that her father had died.

After several weeks went by, Malaky asked Abraham for the key to the trunk. He said he thought she had it. In all of the confusion on board the ship, the mother forgot to give them the key. Abraham offered to break into it, but Malaky asked him not to. She said "I'll wait for mama to open it." Many nights, Malaky would lay her hands on that old steamer trunk and pray

to see her family again. About two years later, the mother had raised enough money to pay for a second journey back to America. When the mother finally arrived in Worcester with Malaky's two brothers, there was a family reunion like none other. Before going to bed that night,

Malaky asked her mom for the key to the trunk. The mother was puzzled. She had no idea where the key was. After waiting all that time, Abraham had to break open the trunk anyway.

My Great Aunt Malaky died when I was twelve years old, but I still remember her. The old

steamer trunk sits in my living room to this day. Though no one ever found the key to the steamer trunk, they did find the key to happiness. Thank God for family.

*Rick Moore is Communications Pastor of Destiny Worship Center.*



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## Larry McMurtry Changed My Life

BY JACK SMITH

There are two books that actually changed the direction of my life: "Atlas Shrugged," by Ayn Rand and "Lonesome Dove," by Larry McMurtry. As my editor is committed to keeping this paper non-partisan, I will focus on Mr. McMurtry. "Lonesome Dove" is a modern

classic and anyone who fails to read it will be worse for it. Captain Augustus "Gus" McCrae and Woodrow F. Call are retired Texas Rangers who decide to organize a cattle drive from Texas to Montana because it has never been done. The town whore, Lorena, decides to ac-

*Continued on next page*



## The Enduring Value of Silver

There are many reasons people buy physical silver, but the two primary ones are as a long-term savings account (as a hedge against inflation) and as a preparation for a financial-system collapse (as a way to effectively barter). During unusual times, silver can be a good 'investment' providing a short-term high return versus inflation, but that should rarely, if ever, be a primary reason for buying physical silver as the majority of the increase often happens before you decide to "buy-in."

So how do we know silver is a good hedge against inflation? Please see the chart that compares the real intrinsic value of a silver quarter from 1964 to a gallon of gas.

	1970	1975	1980	1985	1990	1995	2000	2005	2010	2015	2020
<b>Silver 25¢</b>	\$0.32	\$0.80	\$3.79	\$1.11	\$0.87	\$0.94	\$0.89	\$1.32	\$3.65	\$2.83	\$3.74
<b>Gas/gal</b>	\$0.36	\$0.57	\$1.19	\$1.12	\$1.15	\$1.15	\$1.51	\$2.30	\$2.79	\$2.45	\$3.20

As you can see those prices are pretty close with four notable exceptions: 1980, 2005, 2010, and 2020.

There are exceptions to every rule and events can temporarily disrupt the price of a commodity (like silver or gas). In 1980, the Hunt Brothers cornered the silver market. In 2005, Hurricane Katrina disrupted gas production and refining. 2010/11 was the end phase of the 2008/09 financial crisis. And, as we all know 2020 was defined by COVID (uncertainty

plus lack of economic activity).

But over time...a silver quarter IS a gallon of gas! Silver has held steady against inflation for the past fifty years. It has the numbers to back up the proposition that silver is a good "alternative savings plan."

If you are seeking an 'investment,' silver can serve that purpose, but only if you are willing to be patient. If you 'save' with silver, you will have it when the 'something' happens and prices spike; you can then decide whether or not to cash in part

or all of your silver to wait for things to calm down (and buy more silver with the same money).

But when will silver go up? Well, currently it is averaging between \$25 and \$27 per ounce. For the prior six years it mainly stayed between \$14 and \$17. We are currently in one of those times defined by uncertainty that tends to drive up prices in 'safe investments.' We are expanding the money supply rapidly (which should lead to higher inflation). Silver may settle a little lower for

a while and then trend upwards to rebalance with inflation (and a gallon of gas). Silver could explode well past \$30 per ounce in reaction to a new financial crisis. No one can know or predict the exact pattern of silver prices over the short term (and if they pretend that they can do so, stop listening to them). What we can do, backed up by long-term historical data is look at silver as a good hedge against inflation.

And just in case of financial collapse, silver coins are easier to carry around than canned goods.

*Author James Brock is a numismatist at Coin and Bullion Reserves.*

### LARRY McMURTRY

*continued from previous page*

company them, thus collapsing the fragile economy of Lonesome Dove. The cowboys and assorted characters encountered along the way will be seared

forever in your memory. Rarely does a movie or miniseries live up to the book, but Robert Duvall and Tommy Lee Jones make you wish it would never end.

McMurtry wasn't just a one-book-wonder either; other well-known McMurtry works include

"The Last Picture Show" and "Terms of Endearment." After his friend Ken Kesey (of "One Flew Over the Cuckoo's Nest" fame) died, McMurtry married his widow, Norma Faye; as the story goes, he'd had a crush on her 50 years prior. His final nov-

el was "The Last Kind Words Saloon." This dark comedy features Wyatt Earp and Doc Holiday, and ends at the OK Corral.

McMurtry passed away last month at the age of 84. Upon hearing of his death, it is said that Robert Duvall wept.

Though his absence will be felt, McMurtry's books will live on to change the lives of future readers lucky enough to discover his work.





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# Design and Culture: Oh, How We Love the Sea

Oh, how we love the sea and all of its textures and colors which inspire us when it comes to design. Starfish, Sailfish, Mahi Mahi, Whales, Angelfish, and many other magnificent creatures inspire artists around the world, and Kim from 13 Hub Lane brings some of this beautiful art to Panama City Beach so we can find that special piece for your home. You can find a collection of paintings, drawings, sculptures, and more at both locations.

When designing or remodeling your space, the balance of color and textures is important. We love this featured collection from 13 Hub Lane. A Variety of blues and grays, the simple artwork of lines and colors of the sea, seashells and patterned canvas chairs for texture, and some beautiful nautical inspired vases and lamps come together for the final touch. Combining these items can be a tricky thing, but the team at 13 Hub Lane offers free design services to guide you whether you are building a new home, remodeling or just need some items to freshen up what you have.

As we remodel and refresh our homes, we are always looking for unique décor, but almost as important as décor is functionality. Sofas and chairs with slipcovers are one of the best options for functionality in a rental or beach home. They wash well and can be washed over and over, which is amazing. Featured in this collection is a soft blue woven slipcover on the sofa, while the chairs have slipcovers that are a soft woven fabric with this fun, beachy, Shibori tie dye pattern. Both would be




If you are not familiar with 13 Hub Lane, they have two locations, one at Pier Park and another location at 17203 Panama City Beach Pkwy near Hwy 79. Kim and her team of designers are so nice, and always happy to help you design your new space whether it is a new construction

or remodel of your home or vacation rental. Their business hours are Monday - Friday 10 a.m.- 6 p.m. and Sunday 12-6 p.m.

so cozy after a long day at our beautiful beaches! 13 Hub Lane offers a huge selection of durable and washable sofa and chair slipcovers in different colors and designs inspired by the sea.



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properly equipped and trained to be not just salespeople, but most importantly, problem solvers. Not every solution is a brand new roof and we can provide that solution too!

Our mission as a company is based on honesty, and integrity as well as providing excellent service and a quality product. We offer both residential and commercial roofing services, and specialize in helping rebuild communities and commercial buildings after hail and wind storms. RRCA combines extensive roofing experience with the commitment to using only first-rate products to give you a first-class experience. As a matter of fact, our company was featured on Extreme Make-over last summer.

It's important to note that

most roofing companies offer 2-3 workmanship warranties, but we have a 5-year workmanship warranty. This means that at any time within 5 years after installation, we will take care of any issues that may arise. Also, we're preferred contractors for Owens Corning, allowing us to provide their extended warranty options. We want our customers to have peace of mind and this is one of our many ways of reassuring our homeowners that when they choose RRCA, they are making the right choice.

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## Enhanced Flights at ECP

BY BRITTANY KIRKE

It's been a year since the pandemic spread across the globe, and our bubble on the beach has remained a light in the lives of those who live here and come to visit. With this in mind, Northwest Florida Beaches International Airport (ECP) has crafted a plan to facilitate a smooth transition into this new Covid-19 world. They have readily adapted their everyday routines to prepare and practice safety measures for all patrons and employees. As spring break ends and summer begins, here is what life looks like at our local airport.

In response to the Covid-19 pandemic, ECP Executive Director Parker W. McClellan Jr., A.A.E., and the ECP Team have taken measures and remain com-

mitted to the health and safety for passengers and staff. ECP, along with the tenants in the Airport and their airline partners, are working each day to ensure the safety and security of their passengers and team. The ECP Ready Program outlines these measures.

### Key items to note are:

**Masks required.** ECP and its airline partners require masks throughout the terminal, at the gate and aboard the aircraft.

**Enhanced facility cleaning.** Additional staffing to increase frequency of sanitization.

**Additional equipment and cutting-edge cleaning supplies.** Hand sanitizer units have been installed throughout the terminal.

**Measures to promote social distancing.** Social distancing markers have been placed throughout the Terminal to encourage passengers to remain six feet apart when possible.

For travel updates and more information on their ECP Ready Program, visit iflybeaches.com.

Northwest Florida Beaches International Airport serves passengers throughout the Northwest Florida Region. For Panama City Beach residents, ECP is only a hop, skip, and a jump away. So, what do all these improvements mean for our beloved beaches? Scheduled flights in March were comparable to typical July numbers at ECP. On a Saturday in March, ECP welcomed more

*Continued on next page*



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# A Focus on Company Culture



Tax Collector Chuck Perdue had specific goals he wanted to accomplish when he took office in 2017. Among those goals was improving customer service, putting more efficient systems in place, and creating a positive work environment for team members. He and his team have certainly made many improvements over the past four years and he is focused on ramping up those efforts, particularly when it comes to pouring into his team.

“We’ve improved facilities, we have implemented more efficient systems, we’ve created and defined new policies and while we’ve tried to focus on our team all along the way, there is never a better time than now to make them the priority,” said Perdue.

Perdue and his team understand the difference a caring and supportive work environment plays in the lives of team members.

“Our team has experienced a lot together, first a category 5 hurricane and now a global pandemic,” said Perdue. “These experiences have brought us really close as a team, we’ve become a family. We genuinely care about one another’s success not just in the office, but in life.”

While some may see the work of the Tax Collector’s Office as pretty straightforward, Perdue is quick to explain the reality of the

work his team faces each day.

“The work the team does each day is challenging. They make it look easy, but the reality is they are toggling between multiple systems, interpreting policies, reading manuals and trying to solve problems all day long. Every transaction is different and small nuances in a document can completely change the way it has to be processed,” said Perdue. “The work can be mentally taxing, especially when most customers are there not by choice, but because the law compels them to visit us and aren’t always happy to be visiting.”

Perdue recognizes that with the challenging work they do each day, they need to feel valued and supported. He and his leadership team have created some tools to help ensure they understand the concerns and needs of the team.

“Each year we deploy an employee engagement survey, which really aims to hear from team members in an anonymous manner. It is a very in-depth survey and we encourage them to be completely honest with us and share their thoughts in the comment areas to give us some context,” said Perdue. “The survey is certainly no substitute for having one-on-one conversations with team members, which we work to do as well, but it is one avenue for them to give feedback. It provides our leadership team with an opportunity to hear the areas in which we need to improve. We always have opportunities to improve.”

As a result of the survey responses, Perdue and his leadership team work annually to incorporate new objectives into their strategic plan to address the needs identified. One of the

objectives recently deployed as a result of team member feedback was a growth and development plan. The plan serves as a roadmap to help team members understand how they can grow within the organization.

Perdue believes when you take care of your team your team will take care of the customers.

“Our goal is to be an employer that attracts and retains some of the best talent in Bay County,” said Perdue. “While I think we’ve made great strides, we have to continue to be intentional in our efforts to care for our team and build an environment of trust and support.”

Individuals interested in a career with the Tax Collector’s Office can visit [www.baytax-collector.com/join-our-team](http://www.baytax-collector.com/join-our-team) to learn more about current opportunities.

## ECP

*continued from previous page*

than 80 commercial flights. We can expect to see steady and increased traffic from now until early in the Fall. Mr. McClellan stated that they have seen “all sorts of growth through our community and region” and is proud to offer a variety of diverse destinations at the Airport for the Northwest Florida Region.

“As our Airport grows increasingly popular, we gain opportunities to expand our flight options,” said McClellan. “Our facilities and staff continue our dedication to providing a premier flying experience and will adapt to our growth as they do every year.”

Currently, there are four main airlines that operate at ECP:

American Airlines, Delta Air Lines, Southwest Airlines, and United Airlines.

ECP’s airline partners are excited to offer new and returning services this spring and summer.

This spring, American Airlines will begin nonstop service to Philadelphia (PHL) while passenger favorites including Austin (AUS), Baltimore (BWI), Chicago (ORD/MDW), Denver (DEN), and St. Louis (STL) will be returning.

There will also be increased frequency for the following flights: Atlanta (ATL), Charlotte (CLT), Dallas (DFW/DAL), Houston (IAH/HOU) and Nashville (BNA).

Although the hope has always been that this airport will grow to be an international hub, there

are, as of yet, no direct international flights incoming or outbound. When asked about this, Mr. McClellan noted that the

airlines determine the flight destinations offered at ECP, but they look forward to accommodating this growth.

To learn more about ECP New and Returning Seasonal Services, please visit [iflybeaches.com](http://iflybeaches.com).



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 Business


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The Financial Services Sector of the stock market has been the second-best performing sector so far this year. A sector of the market consists of similar industries and those which have other things in common such as, in this case, interest rate sensitivity (there are a total of 11 sectors that make up the stock market). Yields on bonds, U.S. Treasury bonds, directly impact banks and financial services companies as well as the overall market. The yield of the 10-year U.S. Treasury note is closely watched as it has a direct impact on the overall stock market as well as the financial sector. This is because when yields rise, it is thought that banks and other financial services companies stand to increase their

revenues and their profits as a result. Yields help determine the rate a bank can charge for lending money and as they rise the banks' revenues and profits rise faster than their costs. Note: yields impact the rates of interest that banks can charge, but are not the same as stated interest rates you typically see with regards to rates like the Federal Reserve's Federal Funds rates.

Rates on the 10-year Treasury note have been climbing for several months now. At this writing, the yield was at 1.74%. That is up from a low of just .57% in April of last year, nearly tripling. At the time when the rate was that low, prospects for banks were quite grim, especially since there were fears that banks and other lenders might be facing steep losses because of the substantial economic downturn brought on by the pandemic. Banks also had to move to set aside additional reserves for those potential losses. That is money the banks could not lend out. While banks could invest those reserves in things like Treasuries, (which are quite

## Time to Review Investing in Banks and Financial Services



conservative) they stood to make somewhat less on their reserves.

In mid-March, it was reported that banks had somewhat exceeded the amount they needed to have in additional loss reserves as the fears of loan losses continued to decrease as the economic picture continued to improve. That put many lending institutions in a position to free up those reserves that were into higher yielding loans and, hence, drive greater revenues and profits to the lending institutions. Shortly following that, however, the Federal Reserve made changes to some pandemic era rules put in place last year that allowed banks to exclude (from something known as their supplementary leverage ratios), the Treasury securities they held in their Federal Reserve deposits. With that no longer being the case, banks were suddenly faced with lower revenues because of those changes since they would have to increase their reserves with non-U.S. Treasuries. This is an example of the risk of investing and the impact of unexpected events, in this case, the change of a previously favorable regulation.

Nonetheless, if yields continue to rise, that would be increased potential for revenues for banks and lending institutions. So, where might an investor look if she or he wanted to add financials to their portfolio?

There are over 5,000 banks in the U.S. They range in size from the big, so called money center banks, to the much smaller community banks. In between are regional banks. There is a plethora of research available for investors to review when considering the sector. They can look at individual stocks of financials, mutual funds and exchange traded funds. Additionally, many of these may offer attractive dividend yields to their investors as well.

Also, some financial services

companies offer online accounts, credit cards and loans. Brokerage firms, too, are part of this sector. Many brokerage firms have banking subsidiaries where uninvested cash of their customers is held. Those subsidiaries stand to make greater earnings when yields increase. There are also a multitude of "fintech" companies which stand to improve their earnings when yields increase.

What might be driving the increase in yields? A simple explanation is expectation of economic growth or economic rebound. That would be a signal that demand is growing, and that inflation is increasing. Large institutional investors like pension plans, endowments, and funds tend to sell lower yielding Treasuries as a result. More selling than buying drives the price of bonds and treasuries down but conversely drives the yield up.

The Federal Reserve has two main objectives: One is full employment and the other is keeping inflation in check. The Fed has most recently indicated that it does not see inflation as a particular threat and is prepared to keep rates close to zero until 2023. Note those are rates, not the yields. The daily trading of U.S. Treasury bonds determines the yields. Some inflation is considered healthy for economic growth. That is typically from 2-3%. Investors however appear to be more concerned with inflation as supply interruptions and price increases of various commodities have moved producer and consumer prices up. Left unchecked, inflation eventually erodes purchasing power which is harmful for consumers and the economy.

If you want to learn more or want to make some adjustments to your investing plans, be sure to use your resources. Ask your advisor or brokerage firm for information, research, advice


or input. In some situations, investors prefer to delegate that decision making to an advisor or money manager. In any case, continue to understand and know what you own and why you own it.

*Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 34 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd., Destin, FL 32541. Branch offices are located in Niceville, Mary Esther, Miramar Beach, Freeport, 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.*

*Investing involves risk and you may incur a profit or loss regardless of strategy selected, including diversification and asset allocation. Investors should consult their investment professional prior to making an investment decision.*


*Sector investments are companies engaged in business related to a specific sector. They are*

*subject to fierce competition and their products and services may be subject to rapid obsolescence. There are additional risks associated with investing in an individual sector, including limited diversification*



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### Up, down or sideways: Keep your head on straight when markets move.


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For starters, you can turn to us. We can help you find a clear way forward before fear or concerns take over with a strategy tailored to your situation. In our experience, perspective is the ticket to helping endure the ups and downs as you pursue your financial goals. Contact us to learn how we can help.



**Maurice Stouse**  
Financial Advisor

**The First Wealth Management**  
A Division of The First Bank, NA  
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Destin, FL 32541  
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**Amy Parrish**  
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# Berkshire Hathaway Homeservices Beach Properties of Florida Named One of Berkshire Hathaway Homeservices Network's Top 50 Companies

Berkshire Hathaway HomeServices Beach Properties of Florida is pleased to announce that it has been recognized with the Berkshire Elite Circle Award as one of the Top 50 companies in the Berkshire Hathaway HomeServices network in 2020. Berkshire Hathaway HomeServices is one of the world's fastest-growing residential real estate brokerage franchise networks, with more than 50,000 real estate professionals, nearly 1,500 offices throughout the United States, Canada, Mexico, Europe, and the Middle East.

The company, which ranked No. 28, was recognized virtually during special awards ceremonies at Berkshire Hathaway HomeServices' annual Sales Convention in March. Real estate professionals from across the globe attended the annual business and educational event.

"We are thrilled to be recognized among the best companies of the Berkshire Hathaway HomeServices' network. This prestigious award is a testament to our excellent service and outstanding client satisfaction, as well as earning our place as producers in our industry," said Hunter Harman, broker/co-owner of Berkshire Hathaway HomeServices Beach Properties of Florida.

2020 marked a momentous milestone for Berkshire Hathaway HomeServices Beach Properties of Florida with over \$1 billion in sales volume recorded for the year. The brokerage further established its presence in the Northwest Florida Gulf Coast market by ranking as the number one listing brokerage for the 30A Beaches market, a top five listing brokerage for Panama City Beach, and a top



three brokerage on the Forgotten Coast.

"Berkshire Hathaway HomeServices' focus on the customer is the driving force behind our company's remarkable growth. We go to great lengths to stay focused on what buyers and sellers need and want so we can exceed those expectations," said Harman. "With the growth our area is currently experiencing coupled with the continued ideal lending climate for homebuy-

ers, we anticipate 2021 to be an extraordinary year for the local market."

The company's Panama City Beach headquarters continues to grow with new agents coming on board and new offerings becoming available from the in-house New Homes Division, dedicated exclusively to overseeing new construction opportunities and strategic development for select area builders and developers. Currently, new homes in Bay County are featured from Samuel Taylor Homes in Breakfast Point, SweetBay, and Sunrise at East Bay. Discover a variety of floor plans with open concept living, covered porches for enjoying the outdoors, secondary living spaces, a choice of exterior design styles, and exceptional details in these three popular communities.

Berkshire Hathaway Home-

Services Beach Properties of Florida, which is independently owned and operated, became a member of the Berkshire Hathaway HomeServices brokerage network, operated by HSF Affiliates LLC, in 2016. Since that time, it has earned a host of honors, including being recognized for five consecutive years as members of the Berkshire Elite Circle, a prestigious designation given to the Top 50 companies in the Berkshire Hathaway HomeServices network.

For more information or to be connected with a sales specialist, please visit [www.PCB.BeachPropertiesFLA.com](http://www.PCB.BeachPropertiesFLA.com), call 850.252.4160, or visit the sales office at 15750 Panama City Beach Pkwy., Unit 140.



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