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Operation Spay Bay Celebrates Creatures and Community with Festival!

By MAGGIE LITTLE

Paws for effect: Operation Spay Bay's employees and volunteers are pitching in to make this community a better one for our furry friends. "We are a voice for the voiceless," explains Cheryl Murphy, an Operation Spay Bay staff member. Until we learn to interpret all those woofs and meows, people like Cheryl are stepping in to advocate for animals across Bay County, but also as far afield as Fort Walton Beach, Louisiana, Montana, and beyond. Cheryl says, "If we see a need for an animal, no matter where it is, we move to help right away."

This spirit of action and compassion for animals in need is what motivated Terry Cotter, now one of the directors on Operation Spay Bay's board, to launch the organization in March of 2014. While working in the animal-protection field, Terry recognized that the overpopulation of dogs and cats was resulting in an uptick in home-



less animals. This in turn was leading to an increase in the number sent to kill clinics. She knew something needed to be done right away, so she quickly put together a team. Enter Operation Spay Bay. Today, Operation Spay Bay exists to provide high-quality, loving, affordable care for cat and dog owners, as well as stray cats and dogs in the Panama City area and beyond.

To meet their mission, Operation Spay Bay offers a variety of programs, like Community Cats. Through Community Cats, every Monday and Tuesday locals can bring in stray cats for neutering and rabies vaccinations, as well as a left ear tip. The ear tip is a universal sign that a cat has been neutered and vaccinated. While one might be tempted to think this is harm-

ful to the cat, it is not. The ear tip provides assurance that the cat has been cared for and reduces the number of stray cats in the area.

In addition to Community Cats, Operation Spay Bay also provides vaccinations at affordable costs in their clinic as well as mobile vaccination

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A Day in the Life: Meet BCSO Sgt. Mike Morris

By RUTH CORLEY

Visibility wasn't the best. Strong gusty winds and torrential rain driven by a tropical storm passing through Panama City Beach this June made answering to the scene of a traffic accident challenging. Once on scene on Philips Inlet Bridge, Bay County Sheriff's Office Sergeant Mike Morris never hesitated and left his patrol car, lights flashing, to speak with witnesses.

A man told Sgt. Morris that another man, on fire, had jumped from the bridge into Lake Powell. Another witness relayed watching a vehicle, with people inside, driving off the bridge into the lake. Sgt. Morris observed dark smoke just west of his location on the bridge, in the area of Walton County. Unsure exactly what had happened, Sgt. Morris grabbed his fins and rescue tube from his vehicle and entered the water to try and find whomever was in trouble.

Sgt. Morris swam under the bridge from the west end to Camp St. Helen, back to the middle of the

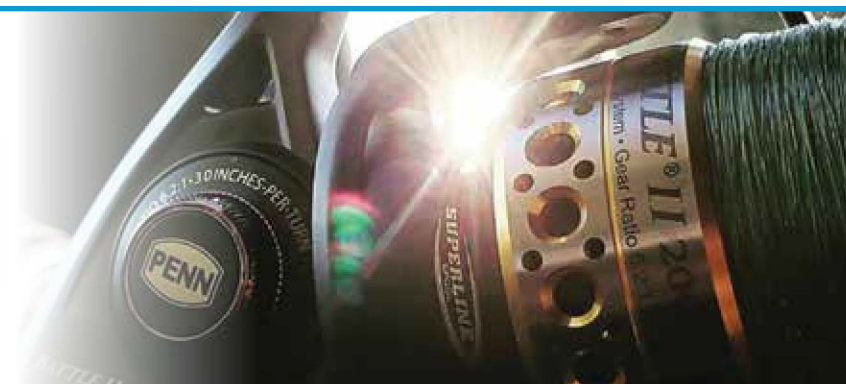
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OPERATION

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clinics in different locations one Saturday each month. Additionally, since March 2014, the clinic has performed over 60,000 spays and neuters for dogs and

cats. On a given day, this averages to between 75-100 surgeries. As a result, a significant dent has been made in the number of animals placed in kill clinics. Yet there is still a need. Local shelters are full of cats and dogs who need homes. To meet this additional need, Operation Spay Bay actively cooperates with local shelters and animal rescue organizations working to reduce the number of animals who are needlessly killed. These services provide affordable and convenient options for those who could not afford to own a pet otherwise.

This same spirit of compassion that keeps Operation Spay Bay going locally also pushes them to move their resources to other areas wherever there is a need. "If we see a that a hurricane has damaged an area, for example, we are quick to rally together to offer help, donations, and services," Cheryl explains. In the 2020 hurricane season, when hurricanes struck Louisiana, locals donated an abundance of items for animals

affected by the storms. Operation Spay Bay personally delivered these items and provided assistance where needed. "We don't just sit back and watch. We go out and help. We simply could not do it without our community," Cheryl reflects. "I've lived other places, and I have never seen such love and support as I have witnessed in this community."

Indeed, Operation Spay Bay is deeply grateful for their local community who rallied to help during their own time of need. Operation Spay Bay's clinic was

destroyed by Hurricane Michael, which ravaged the area in October of 2018, damaging and destroying nearly everything in its path. With the help of the local community, and in collaboration with Bricks R Us and Emerald Coast Landscaping, Operation Spay Bay was able to create a beautiful space in their new location at 3520 E. 15th Street in Panama City. Anyone can purchase a brick with their name or business on it to help support funding for the clinic.

In order to show appreciation

for the local community, Operation Spay Bay is holding a Fun Day Festival Saturday, July 21, from 9 a.m. to 1 p.m. Get in the spirit with nostalgic games such as pie and hot dog eating contests, a dunking booth, and a three-legged race, along with activities such as face painting and water slides. Hurricane preparedness education and a tour of the facility will also be provided.

Maybe you are the dog type and wholeheartedly agree a dog is a man's best friend. Maybe you are the cat type and would not be ashamed to be called the crazy cat person. Maybe you are neither. Maybe you are both. One thing we all can agree on is that animals need to be cared for. Thankfully, organizations such as Operation Spay Bay are here with the assist. Join their community today! You can help by donating items of need, purchasing a brick, and raising awareness.

Please visit Operation Spay Bay's website at www.spaybay.com and Facebook at [pagewww.facebook.com/operationspaybay](https://www.facebook.com/operationspaybay) for updates and information.



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PCB Chamber Member Spotlight



Introducing: Balloon Art Events 30A

Megan Manchester is the owner of Balloon Art Events 30A (BAE 30A), a balloon décor company, based out of Panama City and its surrounding areas: Panama City Beach, 30A and Destin. Although not from the Panama City area herself, Megan's husband, Justin Manchester, is a native and is jumping in to help her as she grows this amazing company. Making connections, designing beautiful and entertaining balloon décor, and ensuring that the clients' needs are met are some of the keys to growing her business and that is exactly what she is doing!

Megan grew up in Phoenix, Arizona and always enjoyed planning events. She got into the event industry planning meetings and corporate events in 2013 and hasn't stopped since! Understanding clients' needs and helping them develop their visions is her specialty and she has now brought that skill set into creating custom, one-of-a-kind balloon décor. From



gender reveals, baby showers, birthday parties, and graduations, to corporate events, grand openings, holidays...and so much more, BAE 30A can help add that 'it' factor to really help your event shine!

Megan is very active in the community and loves bringing brand awareness to homegrown businesses in the Panhandle. She is a member of the Panama City Beach Chamber and is becoming a preferred vendor with local property management companies and wedding/event planners. She is always looking

to partner with local businesses to offer cost-friendly balloon décor while building great relationships with her clientele.

Megan fell in love with creating balloon art after her first event, which was with the Make A Wish Foundation. She was approached by a vacation property management company to help make a child's dream come true. The joy her balloons brought to the child and her family made Megan want to keep giving back to the community.

BAE 30A was created during the pandemic with lots of time to create unique, 100% customizable, and one-of-a-kind balloon designs. Don't miss out on having BAE 30A at one of your upcoming events!

To book Balloon Art Events 30A, visit their website at www.balloonartevents3a0a.com or find them on Instagram @balloonartevents_30A. BAE 30A can be reached by email or phone: balloonartevents30a@gmail.com or (850) 890-1990.

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A Message From Your PCB Chamber President/CEO



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

Summer in Panama City Beach has always been considered peak season when families flood into our beautiful destination in record numbers. But this year the season has been a little different due to COVID-19. Our area has already seen a massive influx of visitors early in the year, and things have not slowed down going into the summer.

For example, Northwest Florida Beaches International Airport officials stated March was the third-busiest month in the airport's history, boasting more than 100% increase in

passengers compared to March 2020. March's total passenger count was an impressive 129,066. ECP is gaining national attention as well. Simple Flying, which is a popular aviation news site, stated passenger volume for the summer is more than 58% greater than the summer of 2019. This is the fourth largest percentage of growth compared to other airports across the nation.

However, such large crowds are causing issues and concerns for a lot of our businesses due to staffing shortages. Some businesses are limiting hours of operation, closing on certain days, or working employees for long periods of time with no time off because they are left with no other options. A positive step forward for the business community in Bay County is that the state of Florida recently ended the \$300 federal unemployment benefits on June 26. Employers are hopeful the loss of extra benefits will result in more people applying for available jobs. But there will still be shortages and hiring apprehen-

sion. CareerSource Gulf Coast is a great resource for employers in the meantime; there are also ongoing discussions among local leaders to recruit people to this area.

The other side of the coin to staff shortages is housing inventory and affordable options. According to the Central Panhandle Association of Realtors, active listings in Bay County were around 630 in May compared to 1,255 in January. As this inventory continues to dwindle, CPAR states there are only 1.4 months of inventory available compared to 2.7 months at the end of 2020. Luckily, many apartment complexes around Bay County are coming online over the next few months. Also, according to recently released PR from St. Joe, they announced additional homesite sales, new home builders, and future planned phases at its workforce housing communities in Bay County. St. Joe broke ground on the single-family home communities of College Station, Titus Park, and Park Place in 2019 in response

to the housing shortage created by Hurricane Michael. Each of the communities began welcoming residents in 2020. Interest from potential home buyers and home builders remains high as the region sees an influx of new residents. A recent study by The New York Times that examined where people are moving to in the United States found that the Panama City area ranked 8th out of 926 metro areas for the largest net in-migration percentage increase from 2019 to 2020.

Bay County is a beautiful place to live, work, or come visit so remember that when the roads are full of traffic, it takes longer at your restaurant for the food, or you walk into a store and have trouble finding an employee to check stock for you. We are a growing community and local officials and businesses are doing the best they can. The Panama City Beach Chamber is here to help our members and visitors this summer. Please do not hesitate to reach out to us.

I hope everyone has a safe, prosperous, and fun summer.

Welcome New Chamber Members

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- Rudy's "Country Store" and Bar-B-Q
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- The Beauty Creators
- Carroll Coastal Contracting
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Community

Rise Above it With Panama City Beach's SkyWheel

By JAMIE ZIMCHEK

From the top - that's two hundred deliciously breezy feet up - the view is expansive. In addition to more run-of-the-mill rooftops, the prize is a sweeping panorama of a brilliantly blue stretch of Gulf that reaches all the way to the horizon during the day, the beach just visible between building breaks and sprinkled with little dots of beach umbrella color. After dark, a line of surf is still visible, but the surrounding area is now a sea - only not of water, but lights, from high-rises up and down the coast to brightly lit Pier Park points of interest. Best of all, no wings, or birds, are needed for this bird's eye view: just a ticket to ride Panama City Beach's soaring SkyWheel, one of Pier Park's newest attractions.



Occupying the site of a former small-scale amusement park, the SkyWheel visually attracts far more attention than anything else in this popular outdoor shopping spot. Its gentle curves offer welcome contrast to the more predictable lines of stores and beachfront

condos, and on overcast days, or after dark, the SkyWheel's ever-changing lights provide bright pops of color giving Pier Park a festive feel year-round. Kayla Evans is the observation wheel's marketing assistant, and she's in charge of the daily light show. "It's all done through a

program kind of like PowerPoint," she explained. "There are options to go in and choose the color and the transitions. It is so much fun." Although Evans is quick to add that whenever you finally get to step out and see it, it can look entirely different on the wheel than it does on

the screen, which has necessitated on occasion a quick return to the drawing board when things turn out unexpectedly.

Though the light show might be at its most spectacular after dark, this isn't necessarily the preferred time to visit. Many riders prefer sunset, and lines can sometimes get long as the sun starts to slip, which is why it might be worth calling ahead at peak hours to see if a fast pass (a \$10 add-on feature per ticket that gets you to the front of the line) is worth it. There's even a photo op before boarding with shots available by the time you exit (package prices start at \$20). Each gondola is fully enclosed with air conditioning (and heat, in the unlikely event that it's needed). Parallel bench seating allows everyone a view of the beach, and can fit about six adults per gondola, sometimes with room left for a small child (only members of your party will be seated in your gondola). There's a small pop-out window for fresh air, but the fixed glass enclosure is what offers the 365-degree views of land

and sea. SkyWheel also offers a VIP experience that includes a free drink and photo package, as well as a longer ride and a fast pass to the front of the line on busy days.

Since opening, the SkyWheel attraction has expanded to include two other attractions, a minigolf course and a ropes course. The ropes course includes the SkyTrail, which is an aerial attraction made up of hanging bridges and cargo nets, the SkyRail, a zip line of sorts, and SkyTykes, geared for guests under 48" tall. Currently, the ropes course is only open Saturdays. The minigolf course (which you can scope out first from a SkyWheel gondola) is a full 18 holes and open seven days a week.

As the summer progresses, watch for special themed days, like Tie-dye Tuesdays in July. Employees will all be sporting their finest tie-dye apparel, and guests wearing tie-dye will receive two dollars off their ticket price. Dance party more your

Continued on next page

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Let's Get Growing with Julie: Turfgrass Types for Northwest Florida

By JULIE MCCONNELL, UF/
IFAS EXTENSION BAY COUNTY

If you call my office with questions about your lawn the first question I will ask is, "what type of grass do you have?" In Northwest Florida, there are four common species of warm season turfgrasses installed in landscapes and utility areas. Each type of grass has unique management requirements in order to thrive and resist pest, disease, weed establishment, and environmental challenges.

Bermudagrass, Centipedegrass, St. Augustinegrass, and Zoysiagrass are the most popular lawns in our region. Within each species there are numerous cultivars available with slightly different characteristics, but this article will cover generalizations for each species. All turfgrass has pros and cons – there is no "perfect" turfgrass, however, selecting grass not suited to your site will lead to excess maintenance cost and frustration.

Bermudagrass is a fine bladed dense growing turfgrass that is commonly used on golf courses. It has a reputation for high maintenance, but quality

thresholds for a home lawn are lower than sports turf making it a good option. Bermudagrass spreads by both rhizomes (underground runners) and stolons (aboveground runners) which allows it to fill in quickly and recover from injury. It is tolerant of salt spray which is important in coastal landscapes or properties using reclaimed water. Bermudagrass should be cut at 1.5" high in the home landscape and benefits from monthly low-rate fertilizations during the growing season.

Centipedegrass is known as the "lazy man's grass" because it has low maintenance requirements. Most of the problems we see at our office with Centipedegrass are when people love it to death by excessive fertilization and watering. This grass is naturally a light green color, so routine fertilization trying to make it a lush green negatively impacts this turf type. Centipedegrass is not salt tolerant and is only suitable in acidic soil (ideal pH 5.5) which makes it a poor option along the coast.

St. Augustinegrass has wide blades and is commonly grown in areas with large trees present. Although St. Augustinegrass is "shade tolerant" it still needs six hours or more of sunlight daily. Shady conditions are conducive to fungal disease development and thinning grass. Mowing St. Augustinegrass shorter than 3-4 inches causes damage to growing

points and reduces the surface area needed to perform photosynthesis. Improper mowing leads to weak or dead areas of turf which contributes to weeds moving in. Additionally, St. Augustinegrass is sensitive to many herbicides, so weed control can be difficult.

Zoysiagrass is a dense forming turfgrass with similar growth to Bermudagrass (rhizomes and stolons) and when well maintained outcompetes many common weeds. Like St. Augustinegrass, some cultivars are listed as "shade tolerant" but still require 6 hours of sunlight daily. Zoysiagrass is tolerant of salt spray, a wide range of herbicides, and will go into drought dormancy when conditions are exceedingly dry. It is one of the last grasses to "green up" in the spring and forms thatch which must be managed to maintain healthy turfgrass.

To learn more about turfgrass and caring for your lawn visit <https://hort.ifas.ufl.edu/>



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yourfloridalawn.com/ for links to publications about specific turfgrasses and common care issues.

SKYWHEEL

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speed? "Every Friday in July we're going to be doing Friday Night Lights, with new light shows for the wheel and upbeat techno music," said Evans. They'll also be selling specialty light-up drinks and passing out glow sticks - they're even working to make glow-in-the-dark minigolf happen.

The feel-good experience doesn't stop on Friday though - SkyWheel has created a side program called SkyWheel Cares. "We're responsible for lighting the wheel up for certain awareness colors," Evans said. They also coordinate with their

staff and locals to do regular beach clean-ups. If you're interested in learning more about how to participate, find more information on SkyWheel's Facebook page, @skywheelpcb (and while you're there, be sure to watch Kayla's "I Spy from the Skywheel" video).

SkyWheel is also hiring for all positions right now, from flight crew to supervisors and maintenance. Applicants must be at least 17, and some positions are only open to those 18 and older.

The SkyWheel is open daily from 11 a.m. to 10 p.m. For more information on visiting or employment, visit their website at skywheelpcb.com or call (850) 888-0020.



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Community

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Our Grand Lagoon marinas, boat owners, and restaurants, and others who are members of the Grand Lagoon Coalition along with our Tourist Development Council (TDC) were proud to bring to you our annual Freedom Rocks event this past Fourth of July weekend. If you missed it, you'll definitely want to mark your calendars for July 2022.

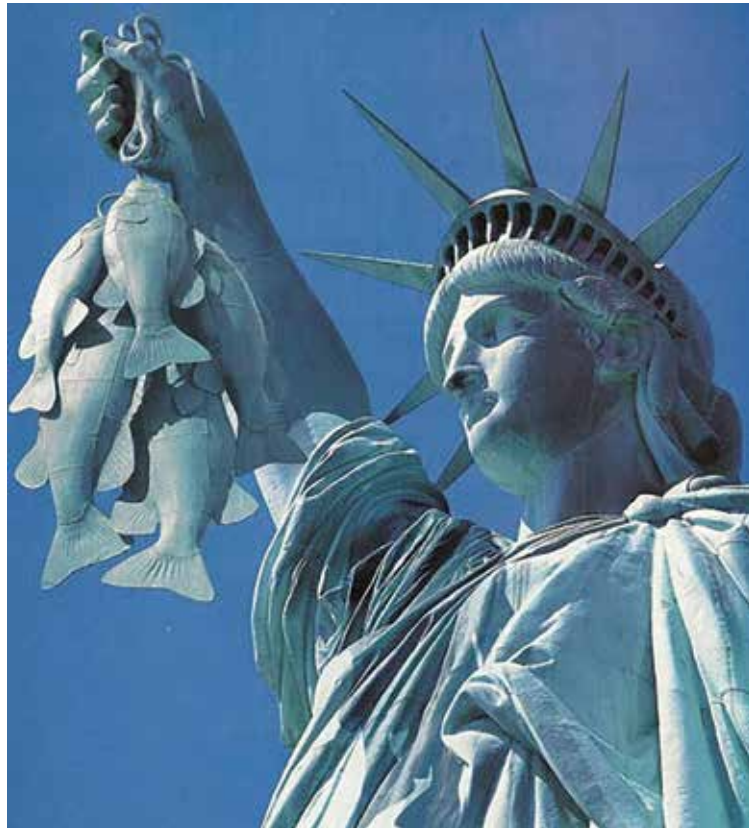
Boats were available to take visitors into Grand Lagoon to watch the fireworks fly, with Grand Lagoon businesses and bridge as a backdrop; they also offered ample parking at their businesses to get a view landside. Restaurants around the area provided all that great seafood you have come to enjoy, as well as a great vantage point for the fireworks. Magic Broadcasting stations played patriotic favorites as a soundtrack to the celebration of freedom. Several boats also left from the marinas on Sunday evening, July 4, to see the fantastic display hosted

by the City of Panama City and the TDC downtown. If you haven't seen the fireworks from St. Andrews Bay, plan for it in 2022! The local stations will provide the background music for this display also.

Fishing? It's been a great season! We can put you on some great fishing spots, but you do the 'catching'! You are all getting better all the time! Great job!

Worth a reminder...when you are planning your trip be sure to stay 'in the know' about your fishing options and regulations. For accurate regulations and season dates you first must determine whether you are fishing from a federally permitted boat, a state (only) charter boat, or a private recreational boat.

Our federally licensed and permitted boats' head boat and charter boat season began June 1 and runs through August 2 at 12MN. Reserve early for these trips from our local marinas - Capt. Anderson's Mari-



na, Lighthouse Marina, Pirate's Lagoon). Others are located at St. Andrews Marina in town. These boats purchase annual

fishing licenses for all who fish with them, so no personal license is necessary.

The private anglers and state charter boats have their season determined by the Florida Fish & Wildlife Conservation Commission (FWC). According to their website, www.myFWC.com, the private anglers and state [only] charter boats' season will end July 28 this year.

The FWC says, "If you plan to fish for red snapper in state or federal waters from a private recreational vessel, even if you are exempt from fishing license requirements, you must sign up as a state reef fish angler (annual renewal required) at GoOutdoorsFlorida.com."

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When planning your fishing trip, remember Capt. Anderson's Marina... where the fish are always biting and the kids are always smiling. Visit captandersonsmarina.com.

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Street Modernization Enters New Phase

BY ED OFFLEY

Slowly but surely, Panama City Beach is building a modern street grid to service its residents and visitors.

This year, the focus is on a 1.2-mile span including SR-79 (Arnold Road) from Panama City Beach Parkway to Front Beach Road, and a stretch of Front Beach Road running east to Lullwater Drive. The corridor is a primary entryway to the city for thousands of tourists visiting the beach every year, whether driving down from Interstate 10 or from Northwest Florida Beaches International Airport.

Since 2003, the city's Community Redevelopment Agency (CRA) has been carrying out an ambitious and complicated plan to transform the street grid from inadequate two-lane roads and open ditches to a spacious network of multi-lane streets with sidewalks, storm drainage, modern lighting, landscaping and underground utilities.

A unique aspect of CRA Segment 3 will be the construction



of a multi-lane roundabout at Front Beach Road that replaces the old "Y" intersection. Workers demolished the former pizza restaurant and gas station at that site at the start of work in June.

Every effort is being made to minimize hardships for those using the busy corridor during the planned 18 months of construction, said CRA Manager David Campbell. Working under a \$28 million contract from the city, GAC Contractors Inc. has been authorized to proceed with construction on a 24/7 schedule.

"We're building a temporary (two-lane) roadway on the east side of 79 and will shift traffic onto it while working on the west side," he said. Once the western half of the corridor is completed, traffic will shift to the new roadway and the contractors will repeat the process on the eastern side.

Other features of the new corridor will include landscaped medians, transit/bicycle lanes, sidewalks, signalization, storm-water retention, signage and pavement markings, according

to PCB spokeswoman Debbie Ward.

Campbell said that City Council has directed that top priority be given to completing the transformation of Front Beach Road. The next three construction segments will transform about 4.5 miles of the beachfront street between Lullwater Drive and the intersection with Hutchinson Boulevard. The city hopes to complete those three segments by 2025. Subsequent phases include Front Beach Road between Hutchinson Boulevard and Richard Jackson Boulevard; Front Beach Road west of SR-79 to the city line; and modernizing a half-dozen north-south connector streets including Alf Coleman Road, Hills Road, Nautilus Street, Clara Avenue and Cobb Street.

"There was a push" by City Council to accelerate construction along Front Beach Road, Campbell said.

With the completion of "Segment 3" in early 2023, the

city will have reached the one-third mark on modernizing its street system. Campbell said the work is expected to be completed by 2049. Segments already constructed include Churchwell Drive, Richard Jackson Boulevard, the loop comprising North and South Thomas Drive, and Front Beach Road from Hutchinson Boulevard to Richard Jackson Boulevard.

Under the CRA program, the city is authorized to use tax revenues from within the program boundaries to pay for long-term bonds used to finance the land acquisition and construction. City Council decided in 2019 to accelerate the remaining construction projects and approved a \$40 million bond issue to supplement the tax increment financing that covers the construction costs. Tax revenues dedicated to the CRA normally come in at \$10-12 million annually.



SGT. MORRIS

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bridge. Once there he spotted a head bobbing in the middle of Lake Powell and began to swim towards the person. At the same time a Bay County firefighter also on scene threw his rescue surfboard over the side and jumped in. The firefighter reached the injured man and loaded him up on the rescue board. With Sgt. Morris pushing the board, and the firefighter pulling the board in the high winds and currents, the men were able to get the injured man to shore.

The man was covered in third-degree burns. He was quickly loaded up in an ambulance and taken for medical care. As they pieced together details, they realized the injured man was wanted for several arson incidents in Walton County. Sgt. Morris rested a few moments in his vehicle as the rain pounded on the windshield. It was time to get back out on the road. Just another day for a BCSO deputy in the unincorporated parts of Panama City Beach.

Sgt. Mike Morris has worked at the Bay County Sheriff's Of-



fice for nearly twelve years, answering calls for service from Hathaway Bridge to Camp St. Helen, and the sandy beaches in between.

"You have to be able to respond to different calls, all in the same day," Sgt. Morris said. "From a neighborhood watch to a drowning to a battery call. You never know what will happen. I like the challenge."

One of his most important jobs is making sure the right beach flag has been posted on the unincorporated beaches of Bay County. Warning anyone on the sand when currents and surf are dangerous is vital to the

safety of visitors and locals alike. The worst conditions, the Double Red Flags, mean Gulf waters are closed, by county ordinance, to all swimmers. During Double Red Flags it is not only dangerous for the average beach-goer to enter Gulf waters, but trained rescue personnel as well.

Working a zone on Panama City Beach requires additional training. Sgt. Morris has been to the USLA Open Water class and the Red Cross Lifeguard classes. His job also requires he swim on his own time as much as possible, a discipline that could just save his life one day.

Like any other deputy at the Bay County Sheriff's Office, Sgt. Morris sees himself as but one small piece in the grand scheme of things at the Bay County Sheriff's Office. "I'm thankful for my job," Sgt. Morris added. "And for all the other men and women who work at the Bay County's Sheriff's Office under the leadership of Sheriff Tom-mey Ford."

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Community

Know Your Neighbor: Katy Pinson of Save the Closet

"If we wouldn't wear it, we don't share it."

BY MARTA ROSE-THORPE

Katy Pinson launched Save the Closet, a free mobile closet (non-profit organization) for communities affected by natural disasters and individuals in life transition, following Hurricane Michael. Katy moved to Bay County, Florida from Charlotte, North Carolina, in the spring of 2015. As owner/broker of Beach Babes Realty, life was good at the beach and things were going well in her new home. Though she had experienced storms in North Carolina before, nothing could have prepared her for the wrath of Hurricane Michael in October of 2018.

After the storm, she started collecting donations of money and supplies for people who had lost their homes. "We were drowning in huge amounts of clothes," she says, "though much of what was donated didn't meet our standards." Katy became compelled to collect 'Donations with Dignity' as

she refers to the benchmark she tries to attain. "I knew we could do better, so we decided to set a standard."

Save the Closet resides at a location on Hutchison Blvd. in Panama City Beach, across from Shipwreck Island, though they have facilitated a series of pop-up stores all over Bay, Gulf, Calhoun, and Jackson Counties, including towns such as Fountain, Callaway, Parker, Panama City, Port St. Joe, Wewahitchka, and several locations in Panama City Beach. In addition, Save the Closet responded to the need following Hurricane Laura in Lake Charles, LA, and made the journey to Alabama following the tornado of 2019. Focused on reaching further, their first pop-up in North Walton County is taking place next month. "The goal is to do these once a month, if possible," she says.

Save the Closet has helped thousands of people since Hurricane Michael. "We serve



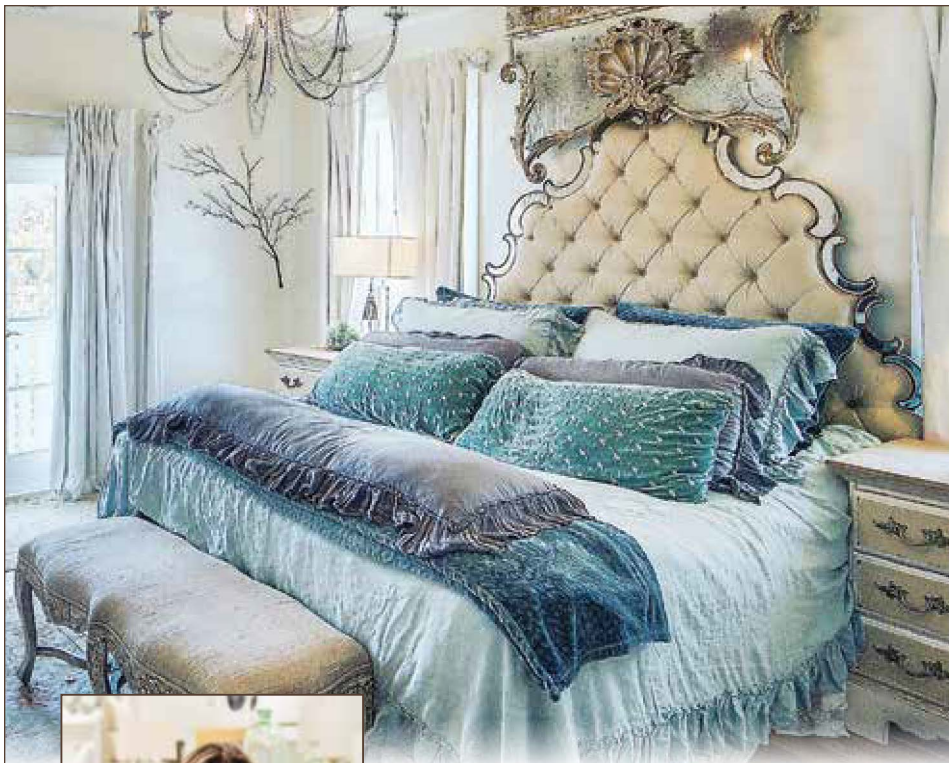
communities following natural disasters and individuals going through life transitions," she shares. In between mobile events and disasters, individuals in need are referred by churches, schools, agencies, or corporations. People are allowed to take what they need for free, and often they are in disbelief when they learn this. "Sometimes they cry, especially in areas where storms hit hard, and

the PTSD is very real. 'Retail Therapy' is called therapy for a reason - it works!"

Save the Closet partners with Arc of the Bay and other community organizations for volunteers and employees. "People can do community hours while they're here, plus they can find things they need," she says. "We hope to keep expanding." The charity also collaborates with local artists, taking donated

items and turning them into wearable art pieces. Beachy Beach Real Estate is a big supporter. "When Katy told me she needed support, we started supporting!" says owner/broker Karen Key Smith. "That's what you do. This is such a wonderful and important thing she is doing for our community."

"Financial donations are welcome," says Katy, "and we need more corporate sponsors." Donations can be accepted through their Facebook page @savethecloset or website at savethecloset.com (click Donate Now). Clothes may be dropped off Monday, Wednesday, and Friday from 10 a.m. to 2 p.m. at the main location at the beach at 12202 Hutchison Blvd. across from Shipwreck Island; look for the Save the Closet trailer out front.




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Reel Ladies of Panama City Beach

By MARTA ROSE-THORPE

Suzy Nichols has been fishing since she was four years old, and her fondest memories go back to when she was a kid fishing with her dad. “I have always been my dad’s fishing buddy,” she says. She recalls a memory of when she was nine years old, catching a blowfish in the bay of Long Island, New York. “They deflate when you bring them up to the surface, but after a few seconds, they begin to blow themselves up. I remember thinking it was so cool to watch him expand with his big front teeth, and thought he was the cutest!” More recently, a favorite memory is of her trophy “Hebi” caught off the island of Kona, Hawaii. “Hebi is a short-bill spearfish,” she explains. “Its dorsal fin is shorter than that of other billfish species, and its bill is very short in comparison. He was beautiful!”

In 2013 Suzy created Reel Ladies of Panama City Beach (RLPCB) to encourage more women to fish. The club was made official in 2018, and in June 2021, launched in Panama City Beach with its inaugural meeting taking place at the newly reopened Bay Point Yacht Club. It is the first team of its kind, and the only fresh and saltwater ladies fishing team in Panama City Beach, Florida. “Through the years I’ve introduced many girlfriends to fishing, and they always love it... it’s better than a trip to Disney World!” she laughs. “Fishing has always been a male-dominated sport, and we want more ladies to explore all that fishing has to

offer. Perfect example: there are hundreds of men fishing teams, but only a handful of lady fishing teams. I want to share these experiences and make memories with other ladies who like to fish.” RLPCB offers ladies the opportunity to explore fishing in a relaxed, friendly, fun environment with other ladies. Both beginner and experienced anglers are welcome to participate.

Encouraging more women to fish was one reason, but there was another motivation for the team’s creation. “I have to thank my husband, the captain of our boat. When we first started dating, he didn’t believe that I truly loved to fish or that I could bait or de-hook my own fish. After a few fishing trips, I earned a permanent spot on the Tiger and became a member of his all “guy” fishing team! RLPCB will allow my husband to have his guy trips and his team. After all, I fish like a girl, and if they tried harder, they could fish like one too!”

Suzy’s fishing repertoire includes inshore, offshore, blue-



water, river, stream, and ponds. “I practice bait fishing, bait casting, spinning, and trolling. I also participate in catch and release and have caught many of my first trophy fish in this manner. I have fished in some of the most amazing places such as Costa Rica, Aruba, Hawaii, Cozumel, Jamaica, Puerto Rico, Key West, Bahamas Alaska, and the Cumberland River in Tennessee. My travels all incorporate a fishing experience.”

RLPCB is made up of a diverse group of 21 and over women who love to fish, explore the outdoors, experience the camaraderie and sportsmanship of fun or tournament fishing,

and are involved in promoting conservation and sustainable fishing through education. As a member of RLPCB, ladies will have access to the members-only Facebook group page, the website, and a variety of events and opportunities including hands-on workshops, seminars, socials, and ladies-only fishing tournaments. RLPCB plans to connect with today’s youth by offering fishing clinics and providing starter kits for kids consisting of a fishing pole, tackle, and a fun-filled day of fishing lessons. There are also opportunities for lady anglers to compete and earn RLPCB club records and awards if the angler

first applies to and receives a record from the International Game Fish Association (IGFA). The annual membership dues are \$70; Reel Lady shirts are required to be purchased and worn at all events. A valid Florida Fishing License required.

“Reel Ladies of Panama City Beach are ladies who love to fish, laugh, socialize, educate, and meet new ladies who will encourage and support each other – and promote our mission,” says Suzy. “This is a ‘No Drama’ ladies club; if you share the same, we invite you to apply!” For more information visit ReelLadiesofPCB.com.



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 Education

Bay County School District Summer Updates



BY BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

This has been a summer like no other with full summer school and credit recovery programs at all of our schools and plenty of professional development for our faculty and staff. We are excited, however, at all of the opportunities this summer has given us to recover

learning loss associated with the pandemic and we believe the summer programs will set a fantastic foundation for our 2021-2022 school year.

As we approach the new school year, I'd like to make sure you're in the loop with some of the changes and updates you can expect.

By the time you read this, the School Board will most likely have adopted a new dress code for our students and you'll be able to find that on our website at www.bay.k12.fl.us

Our newest school, A. Gary Walsingham Academy, opens for students in grades K-2 this year and we're so excited about this amazing facility. We have a small ribbon-cutting ceremony scheduled for August 5th but we're planning a HUGE open

house and cookout for the community in late February and we hope all of you will join us to tour our newest facility. The school is being built with collaboration in mind so there are a plethora of shared spaces for students and teachers and lots of outdoor learning settings as well.

The school calendar for 2021-2022 has been available for about a year and can be found on our website at <https://www.bay.k12.fl.us/uploads/2021-2022%20Calendar%20Board%20Approved%20111020.pdf>

We hope you'll take time this month to update your Parent Portal account to ensure we have all of the correct contact information for you. We send weekly district updates through PeachJar but can only reach those parents/guardians for

whom we have accurate email addresses. Likewise, in the event of an emergency, we use our automated phone system to make sure you're in the loop but we can only connect with those families for whom we have accurate phone numbers.

Orientations are being scheduled as I write this article and by the time you read this, you'll be able to find those on our social media pages or by contacting your student's school. Typically orientation/meet the teacher events are held in the week before school starts so don't panic if you haven't heard anything just yet.

School supply lists are also being developed right now and are available on our social media pages and website. Again, if you have questions, all you need to do is call your child's school. Our schools are open Mon-

day-Thursday, from 7 a.m. until 5 p.m., throughout the summer so help is just a phone call or an email away.

Last year was a difficult year for everyone and I know we're all glad to close the books on 2020-2021 so we can look ahead to a more "normal" school year for our students, our families, and our employees. This year we will be able to permit visitors and volunteers again and so we look forward to welcoming you to our campuses.

Thank you for your continued support and partnerships. We have a strong and successful school system in our community because of parents, guardians, and stakeholders who believe in us and who support us in our mission to do the very best job we can for every student every day.

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Pier Park to Host School Supply Drive Benefiting Local Youths

Pier Park announced that the center will host a Back to School Supply Drive July 31 through August 9, 2021 to coincide with Florida's Back-to-School Sales Tax Holiday. The drive will benefit the Boys & Girls Clubs of Bay County.

WHAT: Residents and visitors can drop off their school supply donations at the Mall Management Office, Dillard's, Pink Narcissus, Tervis or Dollar Tree. Donations can also be dropped off at the Boys & Girls Clubs of Bay County facility located at 16200 Back Beach Road, Panama City Beach, Florida 32413. In addition to helping a good cause, donors will enjoy significant savings when shopping for supplies thanks to Florida's Tax Cut Package. According to FLGov.com, Floridians will pay no sales tax for school supplies valued at \$15 or less per item, no sales tax on the first \$1,000 of personal computers plus related accessories and no sales tax on certain clothing valued at \$60 or less per item.

Pier Park is also offering donors a chance to win a \$500 prize package. After writing their full name, phone number and email address on the back, donors must turn in the receipt for their donated supplies to the Mall Management Office by Friday, August 13, 2021. The receipt, which must show a minimum \$50 purchase, will serve as the entry into the center's random prize drawing.

HOURS: Mall Management Office Hours Weekdays: 8:30 a.m.–5 p.m.

Mall Boardwalk Hours Monday through Saturday: 10 a.m.–9 p.m., Sunday: noon–6 p.m.

Mall Town Center Hours Monday through Thursday: 10 a.m.–8 p.m., Friday through Saturday: 10 a.m.–9 p.m., Sunday: noon–6 p.m.

WHERE: 600 Pier Park Drive, Suite 125, Panama City Beach, FL 32413



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New Year, New School: A. Gary Walsingham Academy to Open in August

BY AMY HARVEY, PRINCIPAL,
A. GARY WALSINGHAM ACADEMY
Opening a new school is the dream of 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 Parkway, will open in August of 2021 as a K-2 school and will also be home to all 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 cen-



ter housing up to 800 students. 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. Parents are encouraged to register as soon as possible as a plethora of decisions are based on enrollment numbers. Early registration will help us ensure that we have everything in place for a smooth start to the school year.

New student registration can be completed online or by visiting our temporary office in the Arnold High School Pre-K Center. Details regarding registration are located on the Bay District Schools website at <https://www.bay.k12.fl.us/>

Walsingham Academy will also be accepting students through the school choice process. Hardship applications can be submitted in Parent Portal at <https://www.bay.k12.fl.us/parent-portal>.

Staffing

I am thrilled to announce that we have started the recruitment and hiring process to identify the founding members of the Walsingham Academy faculty and staff. We are searching for individuals who are passionate about learning, building positive relationships and are committed to empowering every student, every day. Candidates interested in being part of our team are encouraged to watch for postings on the Bay District Schools website and follow the Walsingham Academy Facebook page.

The Building

Steady progress is being made as crews work to complete Walsingham Academy. Our classrooms are designed to encourage collaborative learning, include the latest technology, share a paired learning space, and contain a restroom and storage area. Our media center is a future-ready learning space consisting of flexible seating, movable chairs and desks, quiet study areas, collaborative spaces, and technology stations. The cafeteria includes a stage complete with sound system and lighting for student performances. Outdoor play is so important and we are excited to have three separate playgrounds, a covered courtyard, an outdoor dining area and a large grassy field along with the adjacent wetlands. Our Wahos will have 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.

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



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Dining

Time with Wine: Sexual Chocolate

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 Sexual Chocolate to share their story with us.

From Brandon Allen:

I grew up in Central California and started making wine in my backyard when I was 19. I was a freshman at Cal Poly in San Luis Obispo and knew

nothing about wine. My parents didn't even drink wine when I was a kid so I literally had no exposure. As far as I knew, wine was this very pretentious, elitist thing that I would never be a part of. At the time I wasn't thinking I would become a winemaker, I just thought I would get some



free booze and impress girls, so I set out to make my first barrel. We just started walking into wineries in Edna Valley and asking to talk to the winemaker. The winemakers were the exact opposite of what my preconceived idea of a winemaker was. They were just really laid back and very open with their experience and knowledge. Also, they didn't card us! We ended up making our first barrel that year out of mostly re-pressed pomas. The wine was terrible, but the entire experience changed my life.

I progressively started making more and more wine each year. By the time I got out of school in 2008, I was making about four barrels a year and the job market wasn't great because of the recession. I had a little bit of money saved up from unspent student loans and bartending tips, so I started the company in 2008 with 93 cases of sexual chocolate which we ended up selling in a couple of weeks. Fast forward 13 years later and I make five different wines and sell in 40 states across the country; we are able to grow the company at a rate that doesn't compromise the quality of what we put out.

Sexual Chocolate is still my most popular wine. It's a California red blend of Zinfandel, Syrah, and Malbec. I get the fruit from all over California: Napa, Sonoma, Lodi, and Santa Barbara. I ferment everything separately and blend shortly before bottling so the blend chang-

es slightly each vintage. I try hard to keep the profile as consistent as possible. As far as the name goes, if you've ever seen Eddie Murphy's 1988 cult classic "Coming to America," you'd know he has a terrible cover band in the film called Sexual Chocolate. I always loved that movie as a kid - I basically thought of myself and my buddies as a terrible cover band of an actual winery, so we started calling the wine Sexual Chocolate as a joke and the name stuck. I've been making it ever since.

With the largest selection of fine wines on the beach, Kwiker Liquor is proud to carry Sexual Chocolate!



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IN THIS ISSUE

ISO: PCB's Best American Craft Beer

Tastebudz

ISO: PCB's Best American Craft Beer

BY JACK SMITH

If you, like me, enjoy a cold frosty beer, thank a German or Czech immigrant. These immigrants mostly in Milwaukee, New York, and St. Louis were looking to bring classic ales and lagers from their homelands to their new turf. By 1612, Dutch immigrants Adrian Block and Hans Christiansen established America's first known commercial brewery in a log house in Manhattan. During these early times, beer drinking was largely a local affair as storage and transport were not viable. One of America's most famous brewers was George Washington. It is said that one of his first acts as commander of the Continental Army was to order every soldier to receive a daily quart of ale with their rations. Washington was a great brewer and was said to typically have a mug of beer placed by his plate (You'd be hard-pressed to find a Founding Father who didn't enjoy tossing back a few). Washington's own recipe (handwritten) can still be seen at the New York Public Library, and in 2011, the library partnered with a local brewer to make a modern version that turned out something like a porter. We can also thank president Jimmy Carter for making it legal for anyone to brew their own beer at home.

For aspiring brewers, here's that recipe of George Washington's, courtesy of the New York Public Library: Take a large sifter [sifter] full of bran hops to your taste. Boil these 3 hours. Then strain out 30 gallons into a cooler. Put in 3 gallons molasses while the beer is scalding hot or rather draw the molasses into the cooler & strain the beer on it while boiling hot. Let this stand till it is little more than blood warm then put in a quart of yeast. If the weather is very cold cover it over with a blanket & let it work in the cooler 24 hours then put it into the cask. Leave the bung open till it is almost done working. Bottle it that day week it was brewed.



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IPAs are a favorite among our guests and we offer a great selection from local, state and national brewing companies. Some local and Florida favorites are Oyster City Brown Ale, Grayton 30A Blonde, Props Blonde Bomber, Cigar City and Floridian. Some not-so-local favorites are Elysian, Parish Brewery and Dogfish. All have a unique taste and flavor, plus they are higher in alcohol content (6% to 10%) than the average beer.



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Along with the fabulous food, Paparazzi's offers a fine selection of beer and wines, including several locally brewed craft beers. One of the more popular craft beers is 30A Beach Blonde Ale from Grayton Beer Company. This ale has a subtle citrus taste with a mild sweetness to go along with the beach atmosphere.



Know Your Local Bartender

By JACK SMITH

I have delayed writing this article for almost a year. The reason is purely selfish. Candice Leann Hunt and the Reef Bar & Grill are the best kept secret in Panama City Beach. Located in the Beachside Resort Hotel on Front Beach Road, The Reef is the closest thing to Cheers this side of Boston. When you enter your beverage is waiting for you next to an empty bar stool and Candice will smile and you know the world just got a little nicer. Candice moved here from Nashville, Tennessee, five years ago, and along with three children and two dogs, discovered paradise. She has never met a stranger and this includes locals as well as tourists. The bar is covered with windows offering great views of the pool and beach, and the sunsets are the most beautiful I have ever experienced. Candice, an avid surfer, recently



had an incident where the board smacked her in the face leaving her looking like a victim of Mike Tyson. In typical fashion, she was back surfing two days later. Fridays and Sundays are local nights starting around five, but don't miss Super Bowl or New Years Eve. Have a rum bucket for lunch featuring five different liquors and enjoy your nap. Candice has even been known to drive patrons home. Please keep this article to yourself as I need to keep my local friends and if you do go, tell her Jack said "hi."

Community Comes Together to Help Blu Convenience Store & Deli

By ED OFFLEY

Several dozen West Beaches residents have banded together to raise rebuilding funds for a local convenience store destroyed by a tornado on April 10.

The Blu Convenience Store & Deli is back in service at a temporary site adjacent to its original address at 17836 Front Beach Road on the west end of Panama City Beach, but owners Tom and Sara Pulatov are looking forward to reopening in their original building later this year.

To assist the couple, Beach residents Patty King Hester and Ginger Summer held an initial fundraising event at the store on June 15, where several dozen fans of the Pulatovs gathered to deliver personal donations. Summer said they plan for a larger event in October to coincide with the Thunder Beach autumn rally.

"This is the community coming together to help the community," Hester told the gathering on June 15. "We're just trying to give [Tom and Sara] peace of mind to regain their piece of paradise."



It's Time to Get Wicked!

BY BRITTANY KIRKE

On April 20, 2012, Bill Buskell opened The Wicked Wheel Bar and Grill. Since then, it has become a renowned hotspot for fried chicken: it's been voted "Best Fried Chicken" in Bay County seven years in a row! Nine years later, Wicked Wheel continues to draw in their patrons with the deliciously varied flavors that come out of their kitchen.

There's nothing better than when you bite into that first piece of tender chicken: the crunch of the breading sparks an actual fireworks show in your mouth. Jared Knetzer, the marketing coordinator at the Wicked Wheel, tells us they use "fresh American farm-raised chickens with no steroids or antibiotics," giving it a more well-rounded taste. The chicken is then brined before they batter it with their own hand-crafted signature blend of spices and flour. They use a cottonseed oil blend to fry the batter which "enhances the flavors and is also better for you than most traditional frying oils."

Among the mouthwatering appetizer options that they offer, the Buffalo Chicken Dip is one for the books. The perfect amount of buffalo sauce to chicken ratio set on a crunchy tortilla chip hits your tongue with a creamy punch. If for whatever unthinkable reason you're not in the mood for a chicken dish (I'm channeling their smoked wings with the Al-



abama white sauce), they offer a number of other options including salads, fish and shrimp, burgers, and barbeque.

One of their most popular chicken entrees is the Wicked Chicken Sandwich. Made with premium chicken breast and deep-fried, it's topped with American cheese, homemade coleslaw, wicked sauce, and pickles. The coleslaw adds a wonderful sweetness and unique extra crunch to the sandwich—every bite leaves you wanting another.

To wash it all down, look to their signature drinks! They have their own take on a Bloody Mary called "The Wicked Mary." Fan favorites include the Gasoline Tea and their brand-new Bootlegger, which is strawberry lemonade mixed with vodka and 100 proof moonshine. They also offer craft beer on tap or you can order your personal favorite by the bottle.

When you first walk in, you'll notice the motorcycles and automobile parts decorating the restaurant. Buskell acquired these from friends/family and



acquaintances. If you look close enough, you'll notice that a few of the motorcycles have faux license plates with the last names of their previous owners. Knetzer says that what makes them so unique is "the atmosphere and the experience. Where else on the beach can you sit on a motorcycle at the bar, or dine at a table next to a 1923 Ford T-Bucket?" Be sure to check out their gift shop before you leave!



the loyalty of the community that visits us year-round, but we love seeing the generous hearts of all our neighbors in the area. The Wicked Wheel loves to give back to our community and help support local non-profit organizations, so when we hold events at The Barn to benefit these organizations, it is so awesome to see the amount of people that turn out to these to help us give back and support those who need it most. Thank you!"

Check out the wonderfully Wicked Wheel at 10025 Hutchinson Blvd, Panama City Beach, FL. Also check out their website thewickedwheel.com for more info on the menu, specials, and events!

A message from the team at Wicked Wheel:
"Not only do we love seeing

Looking for the perfect seafood dinner?

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Located under the mighty oaks on the Intracoastal Waterway just 5 minutes from the beaches in West Bay, Boon Docks offers a delicious array of fresh local and regional seafood. Take in the history of our 1941 West Bay landmark... the old fish house, the Buchanan home and the old bait store are all now part of the restaurant.



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To Do in PCB

Summer Concert Series



Hot summer nights are made for music, and the Summer Concert Series has become a beloved summertime tradition in PCB. Enjoy a FREE concert in the park every Tuesday at Aaron Bessant Park Amphitheater — bring your lawn chairs and blankets and enjoy the sounds of summer music; coolers, food and pets are welcome.

July 13 - The Deja Vu Band (Country/Rock/Motown)

July 20 - Anthony Peebles (Alternative)

July 27 - Me Like Bees (American Indie Rock)

August 3 - The Selfless Lovers (Soul/Rock N' Roll/Blues)

August 10 - Kris Lager Band (Revivalist Rock/Heavy Soul)

The Whatever Sale Sponsored by the PCB Senior Center July 17

Anything and everything sale with a HUGE selection and great low prices Saturday, July 17, 9 a.m. to 2 p.m. Venue: Lyndell Center, 423 Lyndell Lane, PCB, FL 32407.

Crafts, handmade jewelry, furniture, tools, toys, kitchenware, household items, linens, sporting goods, books, plants, homemade preserves, produce, Mary Kay cosmetics and more!

Space is available both inside and outside. Outside is great for large items-cars, boats, RVs, etc. One table (approx. 29"x70") and 2 chairs provided, no extra add-on tables allowed. You may purchase additional tables but may not bring your own. COST: Outdoor space: \$25.00; Indoor space: \$20.00 Members, \$25.00 Non-Members. Please bring one item for the raffle table. Space is allocated on a first-come, first-serve basis. Early response is recommended. Setup: 1 p.m. to 3 p.m. Friday, July 16 or 8 a.m. to 9 a.m. Saturday, July 17.

Line dancing has returned to the Senior Center starting on Tuesdays in July, 11 a.m.

July events at Panama City Beach Senior Center (membership required) include strength exercise, bridge, yoga, stained glass, embroidery on cards, ukelele, knife chisel carving, and more. Contact Sue Peipert for more information at (850) 233-5065.

A Superior Air Conditioning Co. to Host Veteran & First Responder Appreciation Lunch on July 20

It's time again for the community to come together and give recognition and thanks to our area's first responders and veterans. A Superior Air Conditioning Company will hold its quarterly Veteran and First Responder Appreciation Lunches again at Texas Roadhouse in Pier Park North on Tuesday, July 20, 2021, from 11:30 a.m. to 1 p.m. The whole commu-

nity is invited to welcome our first responders and veterans, bring a giveaway or door prize to donate, and help us spread the word!

Register to win a free HVAC system: Go to ASuperiorAC.com and register to win a free HVAC system. One first responder and one veteran per quarter will be chosen to win. The giveaway is open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/Medics, Police, Sheriffs, and Fire Fighters.



The event includes a delicious hot lunch by Paul and Helen Schreiner of Texas Roadhouse, a brief welcome by the sponsors and supporters, and the AC giveaway. Our event is generously sponsored by Texas Roadhouse, Beachy Beach Real Estate, Panama City Toyota, Servpro, Meeks Construction, Edward Jones, Janssen Siracusa, The Arc of the Bay, Military Media, The News Herald, Emerald Coast Hospice, and Coastal Animal Removal. For more information on attending, sponsoring, and raffle donations, please contact Pat Carraway at (850) 508-2265.

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Keep Your Home Secure While You're Away with Bay County Sheriff's Office

So now that many people are making plans for a summer getaway, even if just for a three-day weekend, how do you keep your home safe while you are gone?

The Bay County Sheriff's Office has a plan in place. It's the Summer Home Check program. Simply call the Sheriff's Office at (850) 747-4700, and ask for Dispatch. The telecommunicator in Dispatch will take your information down and send someone to check on your home while you are away.

The BCSO also has some tips for those who will be away from home for a week or longer:

- Cut back bushes around windows so you don't give cover to anyone who may try to get inside through a window.
- Install floodlights that are motion-sensitive around your home.
- Cut off mail delivery while you are gone so a full mailbox doesn't signal the fact you are out of town. Do the same if you receive a newspaper delivery, or make plans to have someone pick up anything you have delivered to your house while you are away.
- Put lamps inside your home on a timer so it will appear someone is at home when you're gone.

The Summer Home Check program will send a marked vehicle by your home regularly to get out and check around the home. Call (850) 747-4700 to schedule your home for the Summer Home Check extra patrol.

 Music

The Musical Duo: Nicole and Derrick

By BRITTANY KIRKE

A small-town girl had a dream to get out of her hometown and share her love of music with the world. A small-town boy picked up a guitar and knew he would play on it for years to come. They may not have met on a midnight train, but they

met in Panama City Beach, and they are going everywhere.

That is the story of Nicole Rayne and Derrick Dorsey, a high-energy local duo that can and will play your favorite country music with some of their own jamming pieces mixed in between. “We play five to six

days a week constantly, and we try to take one or two days for rest,” they note. But the pair always loves putting on a show. You can find them at Tootsie’s World-Famous Orchid Lounge, Sharky’s Beachfront Restaurant, and Barracuda Beach Bar and Grill on a regular basis but



to play music. He admired his grandfather most when growing up because “he demonstrated a strong work ethic and was a tough man.” That’s a major value that Derrick wanted to embody as he grew up and became the man that he is today.

Fun Facts:

Derrick played baseball at the collegiate level for a short bit of time.

Nicole is a die-hard Florida State fan.

Derrick is a master boat captain.

Nicole travelled to London in high school with her cheerleading team.

Neither of the duo drink soda.

Both Nicole and Derrick have a love for beer, and you can typically see them drinking a cold Bud Light at their shows.

Visit their website www.NicoleandDerrick.com to see where they’re going to perform next. It has dates ranging all the way until October so you can plan ahead of time to see them! They also update their “Nicole & Derrick” Facebook page frequently with show information, so keep an eye out.

Nicole and Derrick are always looking for new venues to explore and perform at so if you are a business owner or would be interested in having them play at your event, please feel free to reach out to them on their website or through Facebook.

keep an eye out for them at other places around the Northwest Panhandle.

Nicole and Derrick formed their duo in the middle of the Covid-19 pandemic and have come out stronger than ever with their performances. Both of them were born and raised in the southern United States, and they found a love for country music at an early age. Nicole grew up in Crawfordville, Florida, and she “dreamed of breaking free to follow [her] own journey.” She looks up to her father who raised her during the tough times of childhood and life saying she “would not be where she is today without his support.”

Derrick grew up in Easley, South Carolina, and learned to play guitar from his friend Travis Ridley who inspired him

You may get a horse with a letter, but it won’t taste better in the glass. Stop chasing the collectibles. Start buying better tasting bourbon. *If you’re looking for great tasting bourbon, buy Exclusive Store Barrel Picks.*



Exclusive Barrel Pick will always be a better choice. Here’s just a few of the Barrels we have on our Barrel Aisle or on the way.

KNOB CREEK- Full-bodied, sweet, woody, almost fruity, with cocoa, sweet maple syrup, caramel candy, wood resin and spice (cinnamon, clove, licorice). Long and glowing. Dry, oily, cocoa balances out vanilla.

YELLOW STONE- Soft, very approachable, smoky bacon, caramel, soft heat, spice.

MAKERS 46: American caramel on the nose, vanilla heavy heat, French brown sugar, caramel, mocha, chocolate, smoke.

HEAVEN’S DOOR: Caramel, light burn, coffee, spicy caramel, and vanilla with a hint of citrus.

WHISTLE PIG 10 YEAR: This one really blows the doors off: nuts and spice.

REBLE YELL: Nutty smoke, pine, hot dry caramel.

EZRA BROOKS: Soft, with a pinch of pepper. Nutmeg on the nose, smooth, light burn, little caramel.

*These Barrel Picks are unique and taste much different from bottles found on the shelf.

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BBBSNWFL Bay County Big of the Year



On June 17, 2021, Big Brothers Big Sisters of Northwest Florida (BBBSNWFL) surprised **Panama City Beach Police Corporal, Tiffany McCullough**, with the 2021 Virginia Thomas Big of the Year Award at the Panama City Beach Police Department.

How Old is Hormone Therapy?



BY DR. RICHARD CHERN, M.D.
Hormone therapy can be traced back over 2000 years when the Chinese isolated pituitary and

discard them as part of the aging process. Fortunately, at The Hormone Restoration Center, we know what most of these symptoms are and can screen for them to see if there is a potential hormonal imbalance.

There are a number of symptoms associated with hormone imbalances to help identify those at higher risk. Symptoms can include fatigue, depression, weight gain, decreased libido, joint pain, poor memory, mood swings, low stamina and sexual dysfunction.

If you have ANY of the above symptoms, you should complete a symptom checklist and get tested. These symptoms are an indica-



sex hormones for medicinal purposes. The hormones had not been identified, but the benefits were already known. Of course, many discoveries have occurred since then and today we are not only treating symptoms but also using hormones to improve our overall health.

Health problems associated with hormonal imbalances can go on for years, often undetected by both patients and their physicians. Increased risk of cardiovascular disease, Alzheimer's, metabolic syndrome, diabetes and osteoporosis are only some of the problems associated with hormonal imbalances. And, like high cholesterol, you can't "feel" any of these to know you have a problem. Instead, you must get tested.

To make things more difficult, the symptoms of andropause, menopause and hypothyroidism are often so slow to occur that we

tion that you may need treatment.

After identifying an imbalance, physicians and non-physicians may use pills, creams, supplements, tonics and much more.

At The Hormone Restoration Center we use what we consider to be the best of the best. We use bioidentical BioTE hormones which means the hormones are identical to what our body produces. That way the key fits the lock exactly as it should

The BioTE method uses hormone optimization created from hundreds of studies using hundreds of thousands of patients worldwide to successfully optimize the hormone levels of women and men once their body's production is no longer sufficient. Surprisingly, our bodies can stop producing sufficient hormones in our early thirties or before.

As shown in different studies, hormone replacement therapy

has been shown to reduce fatigue, improve sleep, improve libido in women and sexual performance in men, decrease muscle loss, reduce body fat, and reduce irritability, anxiety and depression. Also, the symptoms of osteoarthritis and rheumatoid arthritis are significantly reduced.

Long term, men and women will have a reduced incidence of Alzheimer's disease, heart disease, and osteoporosis. Also, multiple studies show a long-term reduc-

tion in breast cancer. Testosterone and estradiol also improve lipid profiles, reduce triglycerides and increase HDL cholesterol which can have positive benefits on the cardiovascular system. Therapeutic testosterone levels can also protect the body from diabetes, prostate cancer and all-cause mortality.

Hormone replacement therapy by pellet implantation has been used with success in the United States, Europe and Australia since

1938, and has been found to be superior to other methods of hormone delivery.

All the practitioners at The Hormone Restoration Center are BioTE certified and have had extensive clinical and didactic training specific to the treatment of hormonal imbalances. This is to ensure the highest safety, efficacy and results for our patients. More than 96% of patients are satisfied with treatment when using BioTE.



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The first step in the process is a complimentary, initial in-home care assessment with a Senior Helpers consultant. This assessment can help you understand the true needs of your loved one, and your options. Together we can discuss their needs, our senior care services and determine what's best for your entire family.



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 Wellness

Hearing Loss is Now Linked to Alzheimer's and Dementia

BY JOHNS HOPKINS MEDICINE

According to several major studies, older adults with hearing loss are more likely to develop Alzheimer's disease and dementia, compared to those with normal hearing. Further, the risk escalates as a person's hearing loss grows worse. Those with mild hearing impairment are nearly twice as likely to develop dementia compared to those with normal hearing. The risk increases three-fold for those with moderate hearing loss, and five-fold for those with severe impairment.

Specifically, the risk of dementia increases among those with a hearing loss greater than 25 decibels. For study participants over the age of 60, 36 percent of the risk for dementia was associated with hearing loss.

How are the conditions connected? Although the reason for the link between hearing loss and dementia is not conclusive, study investigators suggest that a common pathology may underlie both, or that the strain of



decoding sounds over time may overwhelm the brains of people with hearing loss, leaving them more vulnerable to dementia. They also speculate that hearing loss could lead to dementia by making individuals more socially isolated—a known risk factor for dementia and other cognitive disorders.

In addition to being an important risk factor for Alzheimer's and dementia, multiple studies have shown that hearing loss worsens the symptoms of these diseases when they are already present. These symptoms include impaired memory, the inability to learn new tasks, reduced alertness, compromised personal safety, irritability, anger, fatigue, stress, depression, and

diminished overall health.

Can hearing aids help? In response to these findings, further studies are underway to determine if hearing aids can delay, or even prevent, dementia and Alzheimer's by improving patients' hearing.

The bottom line, generally speaking, is that hearing loss develops slowly. Our brain's own ability to compensate and adjust to gradual hearing changes makes hearing loss difficult to recognize. That's why it's extremely important to have annual hearing evaluations. Experts encourage people as young as 45 to have a baseline hearing screening. Catching and treating hearing loss early can slow, or stop, its progression.

Taking time to monitor your hearing may save many problems as you get older, you'll preserve more good hearing for life!

For more information, please contact All Clear Hearing Centers, 3133 Thomas Drive, (850) 238 8805.

Free Cataracts Surgery Opportunity

Eye Center South is accepting applications for its annual Gift of Sight program, where physicians offer free cataracts surgeries for those who qualify.

The Gift of Sight program is offered to patients living in Alabama, Florida, and Georgia who are financially in need and meet the qualifications for cataract lens replacement surgery with applications due July 31, 2021.

Gift of Sight has been in place as a core community initiative by Eye Center South since 1986. During that time, more than 1,500 residents have received free cataract surgeries and related care.

"We greatly appreciate the support given to us by the various communities we serve, and this is just a small way for us to give back," said Eye Center South Ophthalmologist Dr. Marnix Heersink.

Applicants must provide proof that their financial situation merits consideration. Only those without health insurance are eligible and other restrictions apply. The deadline for applications is July 31. Those selected to receive free services will be notified by telephone.

Eye Center South provides patients with the most effective customized treatments by using advanced technologies and world-class surgeons at 10 locations in Alabama, Florida, and Georgia. Its on-site surgery center is ranked in the top 10 nationally for being at the technological forefront of eye care, and its ophthalmologists are among the most highly regarded in the country.

Email Sherry McLean, Community Outreach Coordinator at smclean@eyecentersouth.net to request a Gift of Sight application or call (800) NEW-EYES to learn more. For more on Eye Center South visit their website at www.eyecentersouth.net.

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change your life.**

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

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

Schedule Your FREE Hearing Screening Today!



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Destin



BY SEAN DIETRICH

DESTIN, Fla.—I'm in a traffic jam. Standstill. Cars are backed up to the horizon. I am stuck among them, trapped on Highway 98, suffocating within a cloud of blue exhaust and unspeakable misery.

We are moving at 0.002 miles per hour. I look out my window and see a gopher turtle crawling past my truck.

Our town has been having bad traffic lately, ever since the city began highway construction shortly after the Civil War. There are a million-and-one orange construction barrels located on our roadways. And these barrels keep multiplying.

At night when everyone sleeps I'm convinced these barrels all get together and have wild parties and reproduce lots of little baby construction barrels.

The powers that be told residents these highway "upgrades" would be finished a few years ago, but things keep getting pushed back. Currently the Florida Department of Transportation does not expect current upgrades to be finished until the installation of the next pope.

Thousands of years from now, when Florida's coastline is underwater, archaeologists will find millions of petrified automobiles still stuck in Destin gridlock, miles beneath the Gulf, awaiting the completion of upgrades.

Most of the vehicles in today's congestion belong to summer tourists. Such as the flock of Range Rovers Autographs ahead of me with Georgia plates. A few of these motorists strike me as the uppity type because they occasionally glance at my rusted, ugly Ford and wince.

Something also tells me they aren't crazy about my bumper sticker, which reads: "You mess with me and you mess with the whole trailer park."

It's hard to believe our town used to be a sleepy village, complete with captivating trailer

parks. But there was indeed a time when Destin had about 7,500 full-time residents, and one small grocery store that played Hank Snow on the radio.

Today, the summer population here swells to somewhere between 40,000 and 60,000. And I firmly believe that most of these visitors bring their own construction barrels with them.

Truth be told, I don't recognize our city anymore. Don't get me wrong, I'm not complaining, but it's difficult watching this place get torn down only to be painstakingly rebuilt into a Wayne Newton stage set.

In olden days this town had one stoplight, four feral cats, and a few old guys on a porch counting cars. Everyone's kids looked like Opie Taylor, and October's annual Fishing Rodeo was the apex of civilized life.

The only traffic jams occurred whenever someone's chicken crossed Highway 98. The Shell station still did repairs. And every mom in town still shared caserole dishes with each other.

At church, during covered-dish suppers, I'd hear stories from the elderly men who still remembered ancient Destin. They'd talk about when William Marler built the first post office facing Calhoun Avenue in '34.

"Built the whole dang thing himself," they'd say. "Every cabinet and joist from scratch."

Or they'd tell you about the legendary four fishermen in '29 who used nothing but hand shovels to dig out East Pass.

"Didn't use no 'quipment a'tall. Nothin' but their backs."

I was married in a little church on Matthew Boulevard, a place with a leaky roof and a busted Hammond organ. But it's only a memory now. Today the old church is dwarfed by surrounding multiplex high-rise condominiums with parking garages, poolside bar service, and a nightly Jimmy Buffet impersonator.

But I still miss the old chapel. I miss Easter Sunday mornings when the crowded sanctuary would transform itself into a fire marshal's worst nightmare. There were so many church visitors that when we sang "Up From the Grave He Arose," the light fixtures rattled.

Then everyone would leave church and head to the in-laws' house for Sunday dinner where-

upon we'd eat carbohydrates until our pancreases gave out.

Those days are long gone.

And I suppose that's just how life goes. I realize nothing stays the same. You cannot stand in the way of progress, and you can't stifle "upgrades." Otherwise, you'll be living in the past, recalling an era when people still slowed down at yellow lights instead of speeding up.

No, if you don't embrace the steamroller of modernism you'll forever be stuck daydreaming about that little cinderblock house on 1st Street where your mother once lived, and her little tomato garden, and the pleasant glow that followed Sunday dinner.

And the next thing you know you'll be alone in a dark room singing "Precious Memories" to your longneck bottle.

Such things are not healthy. You don't want to be one of those nostalgic fools who is always talking about how great life was before cell phones, back when we still had Sadie Hawkins dances, hand-battered fried chicken, out-of-town gospel quartets, games of horseshoes, and homemade ice cream.

You can't just sit around and constantly reminisce about dirt roads, cars with chrome bumpers, AM radios, shelling peas, summer romances, neighborhood fish fries, or the way the sand dunes once looked, all covered in sea oats.

So I've decided I'm going to roll with the times. I am going

to embrace all the changes life throws at me. No matter how this little town keeps altering itself, I promise myself that I'm going to be happy about it all

and keep living in the present.

And I will do this just as soon as this highway construction finishes.

Latitude Margaritaville Opens



A planned two-story Latitude Bar & Chill restaurant will overlook amazing views of the Intracoastal Waterway.

Latitude Margaritaville Watersound on Northwest Florida's gorgeous Emerald Coast has officially opened for sales. It is the third location of the incredibly popular, award-winning Latitude Margaritaville communities for those 55 and better who are growing older...but not up. Planned to be the largest to date of the laid-back lifestyle communities, the initial phase of Latitude Margaritaville Watersound is anticipated to include approximately 3,500 homes.

In May, more than 1,000 people, and special guest Jimmy Buffett, participated in a streamed virtual drawing event for the first release of homesites. Those who didn't get a chance to purchase a home in the first phase will be notified of the next homesite release, tentatively slated for this summer.

For more information on Latitude Margaritaville and to sign up to receive regular development updates, visit www.LatitudeMargaritaville.com. Follow Latitude Margaritaville on Facebook at www.facebook.com/LatitudeMargaritaville and on Twitter at @LatitudeMville.



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What Does It Mean to Be Free?



PASTOR JEFF WADE, THE ROCK OF PANAMA CITY BEACH

I think that freedom is objective and most of us have our own definition of what that is, what it's used for, and what we should do with it. For example, although we live in a free coun-

try, a person who is incarcerated probably doesn't feel very "free." I've had people tell me before that they feel that having to get up and go to work is a form of modern-day servitude - even though they have freedom, while they are at their job, it seems like freedom doesn't exist. They are told when to be there, when to leave, and what to do while they are there. I'm not saying I agree with their summation of work, I'm just saying that freedom looks different to different people.

An animal in the zoo is free to roam around within the confines of its enclosure. But is it truly free?

I am so thankful that I live in this great free country, the United States of America. But even under the banner of freedom, there are laws. Even though I am free, I cannot just go and do whatever I want. Try driving as fast as you please down Front Beach Road and see what happens. Your abuse of the freedom that you have to drive will land you a hefty fine.

The Apostle Paul knew quite a bit about freedom. He spent a great portion of his ministry incarcerated for the sake of the Gospel of Christ. As a matter of fact, many of his letters to the early churches were written behind bars. His use of his



freedom cost him his freedom at times.

So how are we to use ours? Not just our freedom in our own country, but most importantly the freedom that Christ brings us by way of the cross? For all who call on the name of Jesus for salvation have been saved and set free. It's a global freedom for all of mankind despite where you may live geographically. How are we to use that?

In one of Paul's letters, he wrote to the churches in Galatia. He had these Holy Spirit inspired words to write in Galatians 5:13:

"You, my brothers and sis-

ters, were called to be free. But do not use your freedom to indulge the flesh, rather serve one another humbly in love."

We see the misuse of freedom all the time. Biblically we are told not just how to be free, but what to do with that freedom. Is your freedom about self-indulgence? Or is your freedom being used as intended by Christ which is to serve one another with a humble heart out of love? Our freedom calls us into a life of servanthood to be used to glorify God.

Let us think on this today and find ways to honor Christ with the very freedom He gives us.



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Review:

All I Really Need to Know I Learned in Kindergarten, by Robert Fulghum

REVIEWED BY JACK SMITH

The first time I met Robert Fulghum was in Roanoke, Virginia. During the spring of 1990, I was a board member of The Mill Mountain Theater, and we were preparing to premiere the musical based on the book, "All I Really Need to Know I Learned in Kindergarten." We were thrilled to host this stage adaptation written by Robert and one of our directors. Originally penned in 1986, the book is still fresh today and I think it will stand the test of time. Its premise is simple: the basic tenets that we learned in kindergarten still serve us well today as adults. In the polarized world we live in today, Mr. Fulghum offers a simple road map to treating each other with dignity and respect.

1. Share everything.
2. Play fair.

3. Do not hit people.
4. Put things back where you found them.
5. Clean up your own mess.
6. Do not take things that are not yours.
7. Say you're sorry when you hurt somebody.
8. Wash your hands before you eat.
9. Flush.
10. Warm cookies and cold milk are good for you.
11. Live a balanced life.
12. Take a nap every afternoon.
13. Be aware of wonder.
14. When you go out into the world, watch out for traffic, hold hands and stick together.

On the other hand, if you don't believe in these tenets, I will be happy to cancel you (just kidding).

The Hope Diamond: Cursed or Coincidence?

BY TRACY MILLER, OWNER,
TRACY'S FINE JEWELRY

I thought I would share with you an interesting story regarding one of the most exquisite, and cursed, pieces of jewelry in the world, the Hope Diamond.

Most jewelry comes with happy stories of anniversaries and birthdays. Some pieces that are inherited often come with tall tails. Throughout history many of the royal collections have been tied to some rather legendary tales of thievery and horrible curses.

However, the Hope Diamond is by far the most famous of all the cursed pieces of jewelry in the world. The diamond can be traced back to the 17th century where it was mined in Golconda, India, weighing 112.0 carats. It was purchased by a gem merchant named Jean Baptiste Tavernier, who in turn sold the diamond to King Louis XIV of France in 1668.

Louis XIV had the diamond recut to enhance its beauty to a 67 1/8ctw, and reset. He then officially renamed it 'The Blue Diamond of the Crown' and

would often wear it on a long ribbon around his neck.

In 1749 when Louis XIV's Great-Grandson, Louis XV was King, he ordered the crown jeweler to make a decoration for the Order of the Golden Fleece using the diamond and the Cote de Bretagne, a large red stone thought to be a ruby, but later found to be a red spinel.

During the Reign of Terror in 1791 the crown jewels were taken from Louis XVI and his Queen, Marie Antoinette, who were both later beheaded as they tried to flee France. That same year the crown jewels were stolen when the French National Treasury 'The Garde Meuble' was looted. Even though many of the jewels were recovered, the Hope Diamond was not. The diamond disappeared for some time but it eventually ended up in the hands of King George IV of England. It was sold after his death in 1830, to settle his enormous debts.

By 1839 the Hope Diamond was in the possession of Henry



Philip Hope, one of the heirs of a banking firm Hope & Co. Hope was a collector of gems and fine art and had acquired the blue diamond, which would forever more carry his family's name, for his private collection.

Henry never married, so when he died in 1839 his estate was left to his three nephews. The Hope Diamond went to Henry's oldest nephew, Henry Thomas Hope. When Henry Thomas died the diamond went to his widow and later to her oldest grandson, Lord Francis Hope, who shared his grandmother's life estate with his siblings.

Francis was a gambler and came into an enormous amount

of debt. In 1898 he asked permission from the courts to sell the Hope Diamond to relieve his debt, but was denied. He again appealed in 1899 and was again denied. Finally in 1901 his request was granted by the House of Lords and Francis Hope was able to sell the diamond.

Simon Frankel, an American jeweler purchased the Hope Diamond that same year and brought the diamond into the United States, where it changed hands several times over those next few years. A sultan, an actress, a Russian count, and Pierre Cartier all owned the diamond at one time.

In 1910 Cartier sold the diamond to Evalyn Walsh McLean, an heiress and socialite who had heard of the diamond's curse but elected not to believe in its negative history. Instead it was stated that 'unlucky objects were lucky for her.' The diamond was remounted onto a new setting and McLean became very attached to the diamond. However, in the years following her acquisition

of the stone, her son died in a car accident, her daughter died of an overdose and her husband ended up in a sanitarium from brain atrophy from alcoholism. Evalyn herself died of pneumonia in 1947 and once again the diamond was sold, along with the family's bankrupt newspaper, the Washington Post.

The diamond was then purchased by Harry Winston, who donated the cursed diamond to the Smithsonian National Museum of Natural History in Washington D.C. in 1958. It is rumored that the diamond was hand delivered to the Smithsonian by Registered Mail in a paper box. Harry Winston having paid \$2.44 in postage and \$155 in insurance for the delivery. The legend continues, that the mail man who delivered the parcel had his leg crushed in an automobile accident shortly thereafter.

The diamond still resides at the Smithsonian, and has been on display ever since. The Hope Diamond is currently valued at approximately \$350 million dollars.

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Design and Culture: **Made in the U.S.A.**

July is here! Red, white, and blue décor can be found in almost every store, the smell of grilled food and long beach days are in the air. We thought in celebration of July 2021 we would give a little insight on interior products that are made right here in the U.S.A.

If you are looking for furniture and home accessories made in the U.S.A., 13 Hub Lane has all you need. They have a wide array of furniture and accessories from Sherrill, Norwalk, and Four Seasons just to name a few. **Sherrill Furniture**, available at 13 Hub Lane, is a fine example of American hand craftsmanship. Fabrics, finishes, trims, and all parts of their furniture are made in Hickory, North Carolina, and their fabrics are stunning. You can visit 13 Hub Lane and their designers will guide you in finding furniture made right here in the U.S.A. Kim and her team of designers offer free design services, and you can visit either one of their locations here in Panama City Beach.

Many of you may be familiar with the name **Daltile**. They are the country's leading manufacturer of tile. Daltile also has a beautiful quartz line, One Quartz Surfaces, that sings



“made in the USA” with colors such as Freedom Calacatta, Washington, Independence Calacatta, and Liberty Gold. Their quartz comes from a plant in Dickson, TN. If you are look-



Independence Calacatta Quartz

ing for countertops that are light with some veins you can check out their National Marble American Reserve collection. If rather you are looking for a quartz that is a little bit softer in pattern you can check out their Historic American Reserve Collection. To find out more information on this quartz line, stop by the Granite Plus showroom to see samples or visit Daltile.com.



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Goddess Navy



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Viatera Quartz is a line that is manufactured in North Georgia. Viatera offers some unique quartz colors and finishes. Their newest colors, Calacatta Sol and Calacatta Plata, are beautiful and what our clients have been looking for, a soft white quartz with veins of warm hues: absolutely alluring.

Cambria Quartz is another option if looking for countertops that are made in the USA. Cambria is an American Company that is family owned and operated. Their innovative quartz comes from Minnesota, and they offer a wide range of unique colors that are perfect for our beach life.

Daltile, Viatera and Cambria have exceptional durability, are of high quality, and do sustainability testing in their plants. They are innovative not only in patterns but also in manufacturing processes and they all offer a warranty on their products. If you have any questions about purchasing countertops or cabinetry made in the USA, you can stop by the Granite Plus Showroom at 17801 Ashley Dr., Panama City Beach and our project managers will be happy to assist you. We do free estimates and are open Monday – Saturday.



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Upgrading Your Flooring Upgrades Your Biggest Investment

By DEANNA MICHALOWSKI

Summertime. It's a time where life is easy, families gather together, kids are home for the summer and the smells from the backyard BBQ make our mouths water. Here at Flooring Depot, this is our favorite time of year because there is no better time to enjoy your largest investment... your home!

Re-investing just a small amount of money each year back into your home will not only maintain your investment but will most likely enhance it. Look at today's market. Housing inventory is low, prices are great and interest rates are low. In other words, the real estate market is hot and that means homes are in high demand. Whether you are in the market to sell now or in the future, or just make your house your dream forever home, your floors will be one of the first things that people notice when they walk through the door.

Whether your tastes run to

Luxury vinyl plank (LVP), carpet, tile, or hardwood, the first thing to think about is how you are going to live on your floors. Do you have small kids and need an easy clean-up? Do you have pets and need durability? Do you prefer the softness of carpet under your feet? You could have a variety of needs. But the great news is, no matter the needs, you don't have to sacrifice beauty and durability with any of our products. One of our experienced associates can help you pick a product that meets all of your needs at a price that fits your budget.

After you have selected that perfect product, you need to decide whether to hire a professional or do it yourself. There are many factors to consider when making this important decision. The biggest decision is not just about saving money. You must be realistic about your skill level in flooring installation. A dollar saved can potentially mean more money spent if the



installation isn't done correctly.

Installing vinyl plank (LVP), carpet, tile or hardwood is a lot of work. Once the old flooring is removed are you prepared for the unknown...what lies beneath? Are you prepared for an unlevelled concrete slab, replacing the subflooring or joist? Do you have the necessary tools required for the project? If any of these potential issues worry you, then it is recommended that you leave the installation to professionals. Contractors have the right tools and years of skill

and experience needed to make the installation process smooth.

In addition, hiring a professional through Flooring Depot gives you peace of mind knowing your installation is covered under a one-year warranty. If any issues arise, just give us a call and we will take care of it for you. If you choose to tackle installing your floors yourself, Coastal Flooring Supplies has you covered as your one-stop shop for all your flooring supply needs.

Flooring is a long-term investment, and we can help. Flooring Depot of Panama City has the largest in-stock selection and showroom in Bay County. You upgrade your phones, computers, televisions, and cars. Isn't it time to upgrade your floors? If you are ready, give our professionals at Flooring Depot of Panama City a call at (850) 785-2216.

Are you a New Bay County Resident?

Let Us Help You Make the Most of Your Tax Office Visit

Over this past year, we've experienced a greater number of out-of-state residents choosing to call Bay County home. If you have recently moved to Bay County from a different area of the country, we want to welcome you to our beautiful county and offer assistance as you transition to becoming a Florida resident. Here are some things you need to know before visiting our office to obtain your Florida Driver License/Identification Card or registering your vehicles.

Make sure you have the required documents to complete your transactions.

To register your out-of-state vehicles in Florida, please bring the following:

- Out-of-State Title and Registration. If the vehicle has a lien

Continued on next page

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 Business

Know Your Local Pro: MK Weber Engineering

Nearly three years after Hurricane Michael devastated the Panhandle, fallen trees, tarped roofs, and damaged homes are still a reality for many Bay County residents. MK Weber Structural Engineering, a locally owned and operated company, made its mark on the community after the storm event by being the go-to engineering firm for residential structural inspections and reports for hurricane-damaged homes and businesses. MK Weber continues to receive requests for damage evaluations on residential houses that insurance companies have yet to settle with homeowners. But before Hurricane Michael, MK Weber got its start by mostly providing residential drafting services for Bay and surrounding counties; and they want these communities to know that they are still actively drawing.

Originally from Michigan, Michael Weber, owner and senior engineer, earned an Associate's Degree in Art in Architectural Design and ACAD before earning his Bachelor's Degree in Civil Engineer with a focus on Construction Management &

Structural Design. In 2014, he opened MK Weber Engineering in an effort to provide structural engineering and drafting services to the rapidly growing community. Seven years later, MK Weber employs two full-time licensed professional engineers, one full-time structural engineer, three full-time senior draftsmen, four full-time draftsmen, one part-time project manager, and an office manager. The company has performed over one thousand structural inspections and has designed and engineered over three thousand structures, all while developing an excellent working relationship with local city and building officials.

MK Weber's draftsmen have a passion for seeing a client's concepts take form and come to life, while the engineers ensure that the structures are designed practically without compromis-



ing the client's aesthetic desires. With 3D rendering services available, future homeowners have the ability to see their final design with detailing down to the landscape and shadowing as the sun sets and rises over the home. Whether it's a small porch addition, a residential house, or a commercial building, the MK Weber team takes care to work with the client every step of the way, ensuring a final product is something that not only the client is proud of, but that the firm is proud of as well.

Because of the community's continued and unequivocal support, MK Weber is set to open a new location in Bald-

win County, Alabama; a rapidly growing area just one hour shy of Pensacola that has seen residential construction triple in the last year. Expansion of its structural and design services means lending a hand to more areas in need of construction plans and structural inspections, including neighboring counties such as Mobile, Escambia, Okaloosa, Santa Rosa, and Jackson County, Mississippi. In addition to its new office location, MK Weber is also licensed to perform engineering work in Louisiana, Georgia, North Carolina, South Carolina, South Dakota, Virginia, Tennessee, Kentucky, Wyoming, Minnesota, and Del-



aware. They are Better Business Bureau accredited, Chamber of Commerce members, and members of BBIA. Visit www.mkweber.com for more information about the services MK Weber provides and to receive a quote for house plans or commercial building.

NEW RESIDENT

continued from previous page

on it, please have your lienholder information available (Name, Address, Phone Number, Fax Number) as we will have to send a request to the lienholder before we can title and register the vehicle in Florida.

- All vehicle owners on title should be present with photo identification. If one of the owners cannot be present, a Power of Attorney should be

completed for that individual.

- Proof of Florida Insurance on the vehicle
- Bring the vehicle with you. A VIN inspection will need to be done at our office.
- Driver License/ ID Card: Florida is a Real ID State, which requires to provide specific documents to prove their identity when applying for a driver license or identification card.
- State Certified Birth Certificate or Valid U.S. Passport
- Two pieces of mail with

your current name and current address

- Social Security Card or number
- If your name has changed since birth, please bring proof of every legal name change document (certified marriage license, court order, etc.).

Maximize Your Time, Schedule An Appointment

A New Resident Appointment can be set up at BayTaxCollector.com. Scheduling an appointment provides us the

ability to take care of driver licenses and vehicle registrations for new residents in one visit.

New Resident transactions are a bit lengthier than a standard driver license renewal or vehicle registration renewal, please be patient with our team. Our goal is to get you served in a timely manner and to minimize your visits to our office.

Did You Purchase Property? File for Homestead.

If you have purchased property in Florida and will be claim-

ing it as your homestead, don't forget to apply for homestead exemption with the Property Appraiser's Office. The deadline to qualify for homestead exemption for 2021 property taxes has already passed, but you can apply for 2022. You can learn more about Homestead Exemption at www.baypa.net or contact the Property Appraiser's Beach Office at (850) 248-8470.

More information can be found online at BayTaxCollector.com



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 Business


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

While the economy rebounds and fears of inflation abound, we continue to watch those indicators we believe will help us and our clients make well informed decisions as to the direction and allocation of their investments. We do not try to predict markets, but rather strive to be ready vs. trying to be right. With that in mind here are some key data that we track daily as we monitor and help our clients manage their portfolios:

Earnings: These are some of the strongest earnings U.S. companies have seen in almost 40 years. To put that in contrast, in 2019 the earnings of the S&P 500 was \$162. In 2020, during the middle of the pandemic, that shrank to \$142. Look at 2021: Current run rates are \$200. Fidelity Investments, in a recent

investment professional webinar shared those S&P earnings for 2021 might even hit \$225.

Stock prices are mostly based upon earnings. This might help explain the return of the market year to date and over the past year.

Free Cash Flow: That is money that a company has left after paying its bills, debts, its dividends, and other things. Free Cash Flow for many sectors (Energy in particular) is reaching significant highs.

Market Corrections: Corrections occur in the stock market, the bond market, the real estate market, and the commodity markets. We are aware and want our clients to be reminded that this can always be a possibility. One such risk is on the rise: Should the Fed wish to start tightening by decreasing its monthly asset purchases of over \$120 billion dollars. That is what has been called tapering and, in the past, the markets have experienced the so called “taper tantrum” where most asset classes experienced a sell off when the Fed makes shifts like this.

Inflation: Like many advisors, we watch these number closely. We have some specifics to

share with you beyond the stated CPI and PPI numbers. CPI, the Consumer Price Index, was reported this past Thursday for the month of May. It showed the year over year inflation rate at 5%. PPI (the Producers Price Index) was reported this past week and came in at 6.60% - May 2020 to May 2021. Both numbers show inflation potentially running at twice of what is known as “The Expected Inflation Rate.” That rate is the rate at which most institutional investors expect as the actual long-term rate of inflation. That number is available daily. However, it needs to be computed by looking at two factors: a) the U.S. Treasury 10-year note yield and b) the U.S. Treasury 10-Year Inflation Protected Notes Spread. The difference between the two is the expected inflation rate. That is the result of the pricing that the market puts on those Treasuries based upon what they think the inflation figure really is.

Note: The Federal Reserve more closely watches the movement in an index called the Personal Consumption Expenditures (PCE) index according to Fidelity Institutional, in its June 2021 report on Fixed Income. The PCE is published by the U.S. Department of Commerce. That next reading will be June 25. For now, that number is 3.1% for April which increased substantially from March when it stood at 1.9%.

At this writing, the 10-year U.S. Treasury was yielding 1.45% and the U.S. Treasury 10-Year TIP Spread was -.985%. So, the difference between the two is 2.435%. That is the rate the markets expect the true rate of inflation to be. That is obviously off the stated rate of the CPI and even the PCE. Why might this be so?

Many economists, investors and the Federal Reserve think the current CPI and perhaps the PCE are transitory in nature – the result of the economy rebounding from the lows realized just one year ago in the middle of the pandemic. They also point out that the CPI numbers are distorted by just a few things: Used cars, airline prices, gasoline and food. Add to that the numerous gaps in supply as a lot of manufacturing capacity had been reduced or shuttered during the pandemic.

“2.35%. That is the rate the markets expect the true rate of inflation to be.”

As a result, the markets have shrugged off the potentially ominous CPI numbers believing that the real inflation picture is the expected rate. The market is signaling that there are not too many dollars chasing too few goods which is the classic definition of inflation. We are in a different spot from this. We think that monetary inflation – the growth of the money supply as having much greater impact than temporary supply gaps.

There are several things to consider: 1) The Federal Reserve’s balance sheet sits at \$7.95 trillion dollars. That is up from \$4.16 trillion dollars at the start of the pandemic. The balance sheet was \$2.2 trillion dollars in November of 2008 during the Great Recession. Just two months before that it was at \$925 billion dollars. In other words, the Fed’s balance sheet has almost doubled in the past year and is up tenfold since just prior to the Great Recession. The balance sheet is simply the amount of money the Federal Reserve has injected into the financial system by way of buying bonds on the open market. When they buy bonds, they use newly produced U.S. dollars to buy those, thus increasing the supply of money. That means a tremendous amount of liquidity. It is liquidity that supports and raises the prices of assets be they stocks, bonds, real estate, or the cost of borrowing and so on. 2) Federal deficit spending. We are approaching a record deficit of \$4 trillion dollars. The U.S. government has added to supporting the economy by way of its own spending on stimulus and other programs. That means even more money into the system. 3) Labor shortages – as the economy continues to emerge and grow the number of job openings has caught up with the number of unemployed workers yet employers across the country from restaurants to construction cannot hire the labor to meet the increase in demand. 4) According to Fidelity Institutional, liquid savings are now at \$4 trillion dollars, up substantially. Also, the U.S. savings rate is over 14.1% according to Tradingeconomics.com and it remains high (it was less than 10% at the start of the

pandemic). You might see that as a lot of money on the sidelines, which is waiting to be spent on dining out, traveling, vacations, leisure and other things as the economy reopens.

Liquidity is the opposite of constrained credit. During the Great Depression, what brought about the Great Recession can in part be blamed on the lack of liquidity and the lack of credit. That makes demand go off the proverbial cliff, prices deflate, and a recession or depression ensues. Many market pundits think once the supply imbalances are worked through that we will return to continued deflation. Their reasoning is not because of a lack of credit or liquidity but rather due to technology and a shrinking population. They think this time it is different. We do not agree.

The demand for housing has been unprecedented. This is more a result of the liquidity that is out there versus demand, in our opinion. If the Fed balance sheet had not doubled or the deficit spending not occurring, housing and other asset prices would not be supported at current levels. We think the only thing that will cause the housing market to cool, or even slowdown will be the reduction in Federal Reserve monetary injections.

So, what are the takeaways for clients? First, to review strategies and allocations and look to see if you have the diversification, you need or want should you be of the same belief that monetary inflation will indeed impact the expected inflation rate. There are several strategies to consider where inflation resilient or inflation resistant investment are concerned. Equity (stock) investments in Energy, Financials, Materials, Industrials, Commodities and Real Estate. Investments into small and medium sized companies (or funds that invest into those) is advisable as well. Investing in emerging and developed foreign stocks (or funds) for a portion of your allocation as well.

Second, review fixed income holdings. For those that have investment grade corporate or long-term maturities? You may consider adding short term inflation protected bonds, like TIPS to your portfolio.

Third, consider the real rate of return on your investments.

Continued on next page



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New Release of Homes Coming to Sweetbay from Samuel Taylor Homes

Samuel Taylor Homes and sales team Berkshire Hathaway HomeServices Beach Properties of Florida announced today a new release of 23 homes to be constructed in the thriving, coastal community of SweetBay in Panama City, Florida. These new homesites with 10 floor plan options and Samuel Taylor's impressive features offerings will be built in the new Bayview phase of SweetBay. Bayview was officially opened in October of 2020 with 235 total planned homesites and has proven to be in high demand for new home buyers, selling out of the initial releases in just a few short months.

The expansion of Bayview with new home construction opportunities makes SweetBay's outstanding lifestyle and amenities available to more prospective homebuyers who can choose from thoughtfully designed floor plans and spacious homesites. These 23 new homes to be built will offer a range of 1,700 to more than 3,000 square feet, one- and two-story floor plans, and desirable features including two-car garages, stainless steel appliances, granite countertops, and exceptional upgrade options. Prices for these new homes will start in the



high \$300,000s and range up to the \$500,000s.

Homeowners at SweetBay find that the community's appeal is directly attributed to its premier location that includes more than five miles of North Bay shoreline, the poolside amenities and pedestrian-friendly lifestyle. Soon, residents will have the option to walk to shops, restaurants, and additional parks. The current expansion of the Bayview phase includes the addition of a second community pool along with surrounding amenities and green space.

The professional on-site sales team with Berkshire Hathaway

HomeServices Beach Properties of Florida is partnered with Samuel Taylor Homes in offering these new construction opportunities for sale. Visit the community Welcome Center at 3204 Heartleaf Avenue E, Panama City, Florida to learn more.

About Samuel Taylor Homes

Samuel Taylor Homes is one of Northwest Florida's premier homebuilders, building quality new homes in Bay County communities such as SweetBay, Breakfast Point, and more. Samuel Taylor Homes was established in Panama City Beach in 2011 by Matt Brandman and Hunter Collins,

two professionals that have been in the home building industry for more than 40 years collectively. Their vision was two-fold – to build exceptional new homes with details and amenities customers want, but without the frustrations that oftentimes accompanies the process. Visit www.samuelstaylor-homes.com to learn more.

About Berkshire Hathaway HomeServices Beach Properties of Florida

Berkshire Hathaway HomeServices Beach Properties of Florida is home to more than 200 agents in eight offices across Northwest Florida's beautiful Gulf Coast from St. George Island to Destin. Consistent-

ly recognized for its market-leading sales volume, we are proud members of the Berkshire Elite Circle, a prestigious designation given to the Top 50 companies in the Berkshire Hathaway HomeServices network.

Founded in 2007 and an affiliate of Berkshire Hathaway HomeServices since 2016, the brokerage supports an impressive New Homes Division, exclusively offering new construction opportunities in KAIYA Beach Resort, Watersound Origins, Churchill Oaks, SweetBay, Breakfast Point, River-Camps at Crooked Creek and more. Visit www.BeachPropertiesFLA.com for additional information.

Berkshire Hathaway HomeServices Beach Properties of Florida, which is independently owned and operated, became a member of Berkshire Hathaway HomeServices brokerage network, operated by HSF Affiliates LLC, in 2016.

About Berkshire Hathaway HomeServices

Berkshire Hathaway HomeServices, based in Irvine, CA, is a real estate brokerage network built for a new era in residential real estate. The network, among the few organizations entrusted to use the world-renowned Berkshire Hathaway name, brings to the real estate market a definitive mark of trust, integrity, stability, and longevity. Visit www.berkshirehathaway-hs.com to learn more.

KEY NUMBERS

continued from previous page

That is the return you are getting less a) the expected inflation rate and b) the nominal (stated) inflation rate. As an example, if you have a bond paying 3%, its real return would be .565% after the expected rate of inflation or -2% with the nominal or stated rate of inflation. The same can be said for stocks, or growth investments and real estate. Look at your return and subtract out both inflation rates and make any needed adjustments accordingly.

When managing your investments and financial affairs we encourage investors to review and think about what changes they need or want and then to make those over time, not necessarily overnight. At The First Wealth Management and Raymond James, our focus is on actively monitoring and over

actively managing our clients' investments. We appreciate the old saying that at first you concentrate to build wealth and then you diversify to preserve it.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, Fla. 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. 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, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc.

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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 profes-

sional prior to making an investment decision.

Investing within specific sectors, or in small and mid-size companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed in-

come prices rise.

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contains this and other information about mutual funds. The prospectus and summary prospectus is available from your financial advisor and should be read carefully before investing.




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11800 FRONT BEACH ROAD - UNIT 2-701
Grand Panama Beach Resort | Panama City Beach
 3 Bed | 3 Bath | 1,458 SF | Listed at \$579,000
 Contact Nancy Young 850-258-7141



319 WAHOO ROAD
Bay Point | Panama City Beach
 3 Bed | 2.5 Bath | 2,641 SF | Listed at \$1,100,000
 Contact Craig Duran 850-527-0221



506 ANEMONE STREET - DUPLEX
Bid A Wee | Panama City Beach
 6 Bed | 6/2 Bath | 4,746 SF | Listed at \$1,395,000
 Contact Darlene Couch 404-391-6361



15625 FRONT BEACH ROAD - UNIT 2009
Aqua Condo | Panama City Beach
 3 Bed | 3 Bath | 1,569 SF | Listed at \$774,900
 Contact Lynne Hand at 850-532-0886



13213 FERNWOOD PLACE
Fernwood Park | Panama City Beach
 3 Bed | 2 Bath | 1,385 SF | Listed at \$348,000
 Contact Jacob Willenborg 850-867-3301



16701 FRONT BEACH ROAD - UNIT 1705
Sterling Breeze | Panama City Beach
 1 Bed | 2 Bath | 914 SF | Listed at \$380,000
 Contact Mark Oberg 404-406-4887

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

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