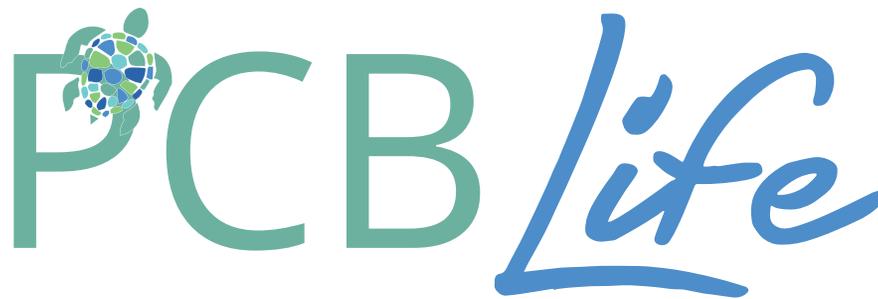




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Bay County Humane Society: Community Support Needed to Reopen Shelter

BY BRITTANY KIRKE

Our four-legged companions in Bay County can always use a helping hand, which is why the Bay County Humane Society Thrift Store is so excited to be celebrating their one-year anniversary at their new location this year. Primarily, the thrift store has been used to help fund the Humane Society's Animal Shelter. But they lost the thrift store in Hurricane Michael, and by the time Covid-19 rolled around, revenue was so low that they made the decision to close the shelter. Mary Gauden, President of the Bay County Humane Society, explains that, "You get animals that depend upon you, there are staff that depend upon you. There's a lot of things that depend upon you when you open to be able to keep going. So as frustrating as it can be to staff, to us, even to the public, it's not anything that we took lightly. It was one where we needed to secure the future of the shelter."



Thankfully, they were able to secure funding to allocate towards the thrift store and now they are open once again to serve our community and the furry friends we love. The focus is to rebuild the organization starting with the thrift store and then, once funding allows, bring back the shelter. Although the thrift store is not

ready to sustain the shelter's reopening just yet, with support from our community and donations, we can work together to bring it back. Mary emphasized that their goal is to "absolutely 100% get the shelter back open but we have to be able to keep it open."

Mary Gauden has been with the organization since

2013, when she started volunteering on the marketing and event committee. Eventually, she joined the board as a member and has been there ever since. She worked as Vice President for a few years before taking over as President.

HUMANE SOCIETY
continued on page 3

PCB Area Transformation Underway

BY ED OFFLEY

The transformation of the Panama City Beach "island" is underway.

Throughout the 50-year history of Panama City Beach, this coastal resort city has rested within a narrow corridor between the Gulf of Mexico and a seemingly endless swath of forests and swamps to the north of Panama City Beach Parkway. But signs are everywhere that the "island," along with the West Bay area, is beginning to undergo a profound growth that promises to bring in more than 300,000 new permanent residents within the next four decades, including 70,000 by the year 2025.

This unprecedented migration will be split between "active adult" retirees and younger people attracted to the new jobs and housing opportunities generated by the creation of what would today be the fourth-largest population center in the state of Florida – larger than Orlando and just slightly smaller than Tampa. They will reside, work, and play in a newly created urban and suburban community stretching

TRANSFORMATION
continued on page 14



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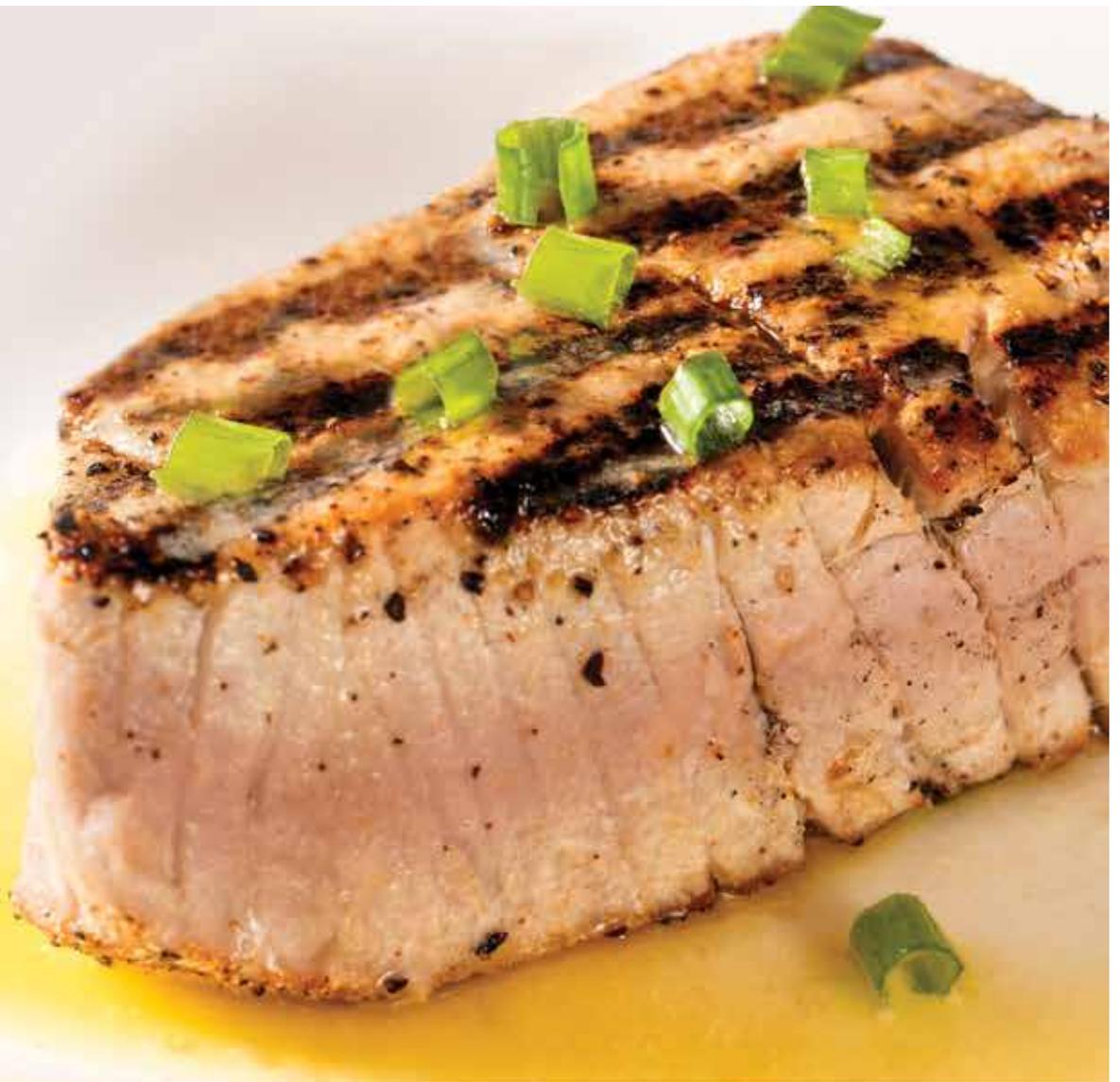
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HUMANE SOCIETY

continued from page 1

Animals have always been easy for her to connect with, and she says it's rewarding. "It's something that I do that I care about that is personal to me to

just help, to make a difference as much as I possibly can." And although she loves cats, she is most definitely a dog person. She has three dogs named Blue, Charlie, and Moose.

Lauryn Gill is the Thrift Store manager and has been with the organization since 2012. She was looking for a part-time job in high school and heard about the Humane Society and knew that she just had to be a part of it. She started out as a kennel technician and went full-time after graduating from Bay High School, working her way up to store manager. She says, "Working with this organization is so rewarding that once you have been a part of it for so long it stops being just a job and becomes this passion to reach goals and help the community."

The Bay County Humane Society Thrift Store offers a wide selection of products from home décor and appliances to pet supplies such as food, toys, and kennels. All appliances and electronics are tested before being sold to the public to ensure that they are operational. Lauryn stated that they "focus on quality over quantity" and ensure proper sanitization



of all donations. Mary shared that "90% of [their] selection is donated, the other 10% is wholesale product." They also do research on their products to make sure they are priced fairly. The store also offers a rewards program in the form of a punch card: every \$10 spent, you get a punch. At \$100, or ten punches, you get \$5 off. They also hold sales of all sorts during the holidays and throughout the year.

In addition to daily operations at the store, they continue

to offer their low-cost monthly clinics for both cats and dogs at the thrift store location. They offer vaccinations, nail trimming, heartworm testing, de-wormer, microchipping, and flea treatments. Typically, on the third Saturday of every month, they pick a spot in the community to come out and perform these same services.

And be sure to keep an eye out on their social media (HS-BC'S Thrift and Gift Store on Facebook) around the end of

November for more information on their Pictures with Santa! The photos are done by Leslie Jones Photography and can be done by appointment, but walk-ins are welcome.

The Bay County Humane Society continues to welcome donations and volunteering. If you have any questions about their programs, feel free to contact Lauryn Gill at lgill@adoptme.org.

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PCB Chamber New Member Spotlight



Dancing Goats Coffee

By BRENDAN SMITH

Dancing Goats® Coffee began in 1988, serving locally-roasted Batdorf & Bronson® coffee (which was established two years earlier, in 1986). A few years later, the two beloved institutions merged, paving the way for decades of innovation in the quest to create great coffee.

We are a family-owned, independent business built on doing things the right way. Our long-term relationships with coffee producers around the world provide our wholesale accounts and retail locations with the very best specialty-grade coffee. We offer a wide variety of single origin coffees alongside our very popular blends, developed by a team of highly skilled roasters. Our namesake and most popular blend, Dancing Goats®, refers to the legend of how coffee was discovered...

In the remote highlands of ninth century Abyssinia, now Ethiopia, a lone goatherd named Kaldi noticed his goats were full of energy, dancing,



and prancing, after eating a small red fruit from a nearby shrub. Not wishing to be left out of the fun, he tried the cherries, and soon he was dancing too. According to legend, Kaldi and his goats had discovered coffee.

Dancing Goats® Blend is our bestselling coffee due to its versatility and accessibility. It is favored among baristas as a well-rounded espresso; it makes for an exceptional espresso shot and is the star component in any milk-based espresso beverage or Americano. As a drip coffee, Dancing Goats® is a deeply satisfying blend that can be enjoyed any time of the day.



From the beginning, we have been committed to producing outstanding coffee, striving to do more than our competitors. We want to do more for our farmers, more for our customers, and more for the environment. When running the day-to-day business of our company, we've used the same attention to detail that we put into perfecting each of our coffees. Dancing Goats® Coffee (under the Batdorf & Bronson® umbrella) was the first 100% green-powered coffee

roaster in the United States. We know that as we grow our company, we will continue to have even more opportunities to exemplify what a business could do when it focuses on community and sustainability.

Since then, we have expanded as a wholesale coffee roaster with cafés worldwide and a steadily-growing online business. Our wholesale customers can count on professional trainers to educate their staff and have access to all the supplies a café will need to be successful. We are the only major coffee roaster with a dedicated training department serving Bay and surrounding counties. Our high-quality equipment, skilled specialists, and friendly demeanor provide our wholesale accounts with everything they need to become exceptional baristas. We offer our wholesale clientele the same information, skill, and encouragement that we give our own retail personnel. That means well-rounded training, high-quality equip-

ment, and supplies. We can't wait for you to be part of the way we do coffee!

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PCB Chamber Valued Member Spotlight

Lamar Advertising

BY CLAIRE SHERMAN

A simple flip of the coin in Pensacola, Florida, landed Charles W. Lamar Sr. the opportunity of a lifetime. In 1908, when Mr. Lamar and J.M. Coe decided to dissolve their business partnership, a coin toss was used to divide their assets which included the Pensacola Opera House and the Pensacola Advertising Company, a small poster company created to promote the Opera House. Mr. Lamar lost the toss and was left with the less-lucrative poster company, which was later renamed Lamar Outdoor Advertising Company. Over the course of the next century Mr. Lamar and his descendants built Lamar Advertising from a small sign company on the Gulf Coast into one of the largest providers of Out-of-Home advertising in the nation. Lamar Advertising (Nasdaq: LAMR) with over 351,000 displays across the United States and Canada, offers advertisers a variety of billboard, interstate logo, transit and airport advertising formats helping both local businesses and national brands reach broad audiences every day.

Locally Lamar has been operating on and off in the Panama City market since the 1930s leasing sign sites, constructing billboard displays, and selling space to advertisers. In addition to its traditional Out-of-Home inventory, Lamar also offers its customers the largest network of digital billboards in the United States.

After the devastation of Hurricane Michael, Lamar had the unique opportunity to rebuild the Bay County market, with the vision to build a prototype "market of the future" featuring state-of-the-art digital displays and modern advertising opportunities. Lamar Advertising of Panama City now offers 54 digital billboards and more than 500 premium static billboards in Bay County and the eight surrounding counties.

One of the greatest advantages offered by billboards is the ability to have a constant presence 24 hours a day / 365 days a year. Billboards can't be turned off, tuned out, ad blocked, or thrown away. Advertising messages work for you all day, every day to reach consumers. With



over 550 billboard locations in the Panama City market, Lamar can find the board or grouping of boards to hit any target audience.

Lamar Advertising of Panama City has been operating under the leadership of General Manager Claire Sherman for the past 14 years. Claire started with Lamar in 1997 as an Account Executive, before being promoted to Sales Manager and then VP / General Manager. She is extremely active in the community having served on numerous boards, in multiple leadership positions, and on the Board of both Chambers. Moreover she is proud of her Lamar fami-

ly and co-workers. Building strong relationships, providing excellent customer service and delivering value to the customer is what Claire and her team aim to provide every day. "We live by the Golden Rule, and we operate with honesty and integrity in every aspect of our business."

Do you want to break through the clutter and magnify your voice to your consumers? Do you have commercially zoned property and want an additional revenue source? If you answered yes to either of these questions, give us a call: (850) 763-6617 www.lamar.com/PanamaCity

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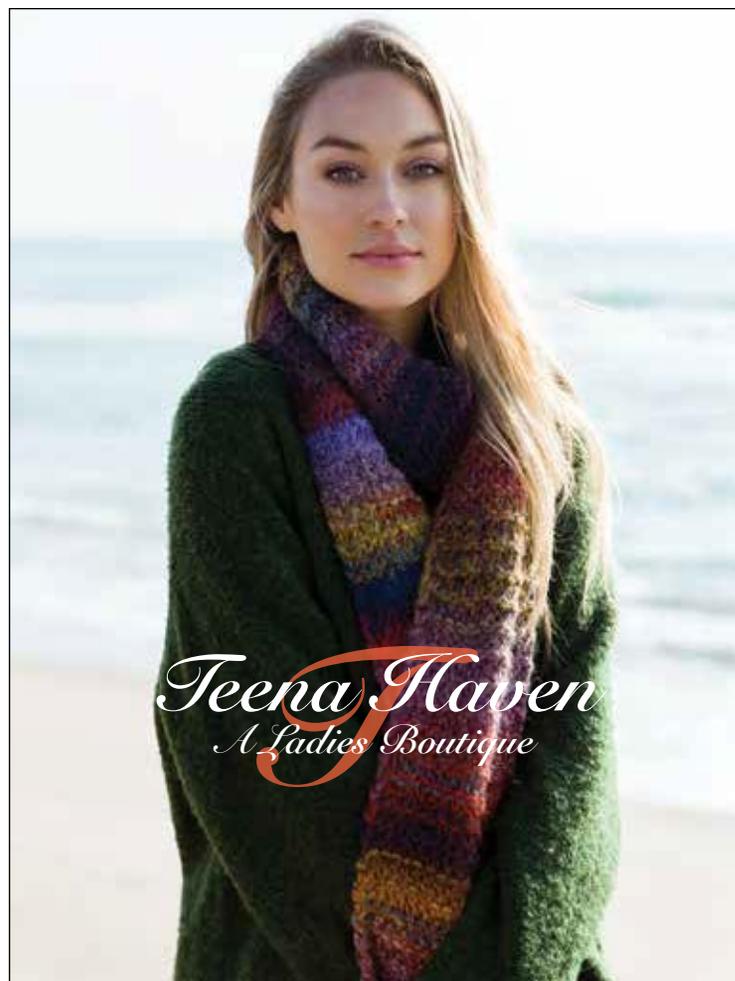
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 Community

Miles of Trails Await at PCB Conservation Park



BY MAYOR MARK SHELDON

Every community, if it is lucky, has one – that hidden gem that takes you a bit by surprise.

The beauty and attraction of our sugar white sandy beaches and emerald green waters have garnered us attention as one of the World’s Most Beautiful Beaches. But Panama City Beach has more. The City’s unexpected place is easily the City Conservation Park.

Think 24 miles of winding trails through 2,900 acres of wetlands and pine forest where hundreds of species of flora and fauna can be found. Think a paradise for walkers, joggers, bicyclists and dog owners. And entry is free.

Residents and visitors alike love Conservation Park because it not only provides numerous recreational opportunities, but also because of its role in protecting West Bay by serving as a reservoir for treated wastewater. This makes it a true haven for nature lovers.

Over the course of less than a year, park staff have observed 11 species of reptiles and amphibians, most notably the gopher tortoise, a state-listed threatened species.

A rare plant survey was conducted several years ago, noting

that habitats within the park historically could support more than 50 federal-and state-listed plant species including native plants and longleaf pines. At least seven state-protected species have been documented at the park.

The Bay County Audubon Society has helped put together a comprehensive list of birds. Bird species observations and counts are conducted on a regular basis. Data collected by volunteers and bird enthusiasts is recorded on www.eBird.org. This data, listing 171 different species of birds, distinguishes the park as a “hotspot” for bird watchers.

The local Audubon Society hosts four Bird Walks each year at the park beginning at 7:30 on Saturdays. Upcoming events are scheduled for December 11,

February 12, and March 12.

The park also hosts special events like birthday parties, reunions, field trips and weddings.

In many ways, the Panama City Beach Conservation Park is a laboratory that blends fun, environmental awareness, science, and sustainability in the great outdoors. Especially during a pandemic, the Conservation Park has provided a perfect respite for our residents and our visitors.

What better time to get out and enjoy the great outdoors in this peaceful, out-of-the way setting, than the fall? The temperatures are beginning to cool off and the number of visitors to our city is tapering off. This is a great time to be outside.

The Conservation Park is open year-round from sunrise to sunset. All dogs must be leashed.

Picnic tables and an outdoor classroom are also on site, along with a large parking lot and bathroom facilities. There is a refillable water station here as well, and visitors are encouraged to bring water and a snack.

Several improvements are planned for the park in the coming months including construction of a park office/meeting room and additional signage that would include user-friendly digital QR codes that could be scanned along the trails for location and educational purposes.

The park is located at 100 Conservation Drive. To get there, take Panama City Beach Parkway and turn north on Griffin Boulevard, west of State Road 79. Travel approximately 1.5 miles north and the road dead-ends at the park.

Grand Lagoon Living: Grand Lagoon Golf Tournament and Sixth Annual Bloody Mary Festival

BY MARTA ROSE-THORPE

On Friday, November 5, the Second Annual Grand Lagoon Golf Tournament takes place with a 9 a.m. Shotgun Start (Registration at 8 a.m.) held on the Nicklaus Course at Bay Point Golf Club located at the Sheraton PCB Resort. After the tournament, an Awards Reception sponsored by Makers Mark Bourbon takes place at the Club House (Bar 72). Makers Mark

will be offering several of their High Mark, signature bourbons, and awards will be announced during the reception. Cost is \$550 per team; visit GrandLagoon.com to register your team.

The following day, mark your calendar for the Sixth Annual Grand Lagoon Bloody Mary & Music Festival on Saturday, November 6 from 11 a.m. to 2 p.m. on the beautiful grounds of Sheraton PCB Golf and Spa Resort.



Several Grand Lagoon bars and restaurants will compete for the title of “Best Bloody Mary in the Grand Lagoon.” Both a popular vote by guests of the event takes place, as well as by a panel of secret judges, who decide which establishment will be crowned the “Big Tomato” and awarded the impressive four-foot, tomato-topped trophy to keep until next year’s event.

Sheraton PCB Resort is the

current champion; you can bet they will bring the trophy with every intention of leaving with it as well. You can also bank on the fact that all the other participating bars and restaurants have cleared a spot to rest the trophy for the coming year. It’s a friendly competition, but it’s fierce. Creativity is the name of the game, and these Grand Lagoon businesses come to win! Purchase tickets at GrandLagoon.com.



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Grin and Bear it: Coexisting With the Other Locals

BY JAMIE ZIMCHEK

It's nearly midnight. Suddenly, there's the sort of crash outside that gives a person heart palpitations. Prowling cautiously around the corner, you spot the furry culprit lumbering leisurely down the back road with a trash bag in tow: it's your friendly neighborhood Florida black bear, and he's just found dinner. Yes, by tomorrow morning it will probably be a shredded mess in the woods to clean up, but no, there's no cause for panic, according to Dave Telesco, Bear Management Program Coordinator for the state of Florida. "I just hate hearing someone was afraid to go outside," he says. "Hollywood films are not reality. Florida black bears are not interested in people, and most are easily scared away."

If you have a Ring doorbell, or some other security camera system, it's quite likely that you've already captured a shot of one of these large mammals (or know someone who has). Telesco notes that their population is, in fact, slowly increasing (females normally only have

two cubs every other year), and this is bear country. But the fact that we're seeing more of them has to do in part with the fact that more homes have security cams, and more people spent time at home during the current pandemic. Additionally, area development has in some areas reduced their habitat, forcing them into increasingly populated areas. Furthermore, Fall is when bears are more active. "This time of year with the cooler mornings and evenings, the bears are starting to get ready for winter," explains Telesco. "Pregnant females do hibernate because their cubs are born during February, so they have to stay put for a good three months before they're mobile." Males don't have to den up, but are still working to build up fat. That way, if there's a cold snap, they can hunker down for a couple of weeks without having to eat or drink.

Bears need as much as 20,000 calories a day, and normally, 73% of their diet is plants. This means when weighing the advantages of eating many, many acorns at four-calories each ver-



sus a few bags of trash, some bears are going to go for trash every time. "They're smart enough to be lazy," says Telesco with a laugh. This translates into long daily active periods of up to 18 hours, though they try to stay nocturnal for neighborhood raids to avoid human contact. In the wild, he explains, they'd be more active at dawn and dusk. Black bears aren't territorial either, so if you get repeat sightings, it may or may not be the same bear. Depending on the population, a male may roam over 100 square miles, while females tend to stay within a 20 square mile area. How many miles can they cover in a day? "That depends on time of year. The most they're moving is now. They're so plant oriented, they know when the galberries are going to be ripe and when," elaborates Telesco. "It just depends on what food source

they're trying to get to." One bear study documented bears moving anywhere from 0.6 to 1.2 miles a day in the Fall.

Right now, Panama City Beach is traversed by two growing bear populations: Eglin from the east and Apalachicola from the west, which makes this region a busy sleuth of

bear activity. However, that is not a cause for alarm. According to statistics available on the myfwc.com website, only 1% of all calls in northwest Florida between 2010 and 2020 were for reasons of bear-related public safety; even fewer were related to bears entering a structure. Usually they are easily scared away by beeping a car alarm, or hand clapping. "They're really uncomfortable around us," says Telesco. And with a sense of smell 2,100 times more powerful than a human sniffer, they can detect scents over a mile away, which means they're usually quick to smell humans and beat a hasty retreat. Bears have been known to get aggressive around dogs, so it's wise to avoid that kind of interaction by keeping you dog close on a non-retractable leash, but their relationship with cats is more complicated: there are many documented

cases of cats treeing black bears (do a search for "cats chasing bear videos" if you want to see this for yourself). Still, if you leave food out for local cats, it's better to pull that every evening to avoid appetizing smells bringing in bears and other wildlife for their midnight snacks.

Wondering about the age of your local bear? Telesco explains that it's possible to get a good gauge on a bear's age by checking its ear size in relation to its body - a bear's ear size doesn't change after it's a year old, so younger bears tend to have more "Mickey-mouse" ears, as well as lankier, puppy-like limbs. When a female gets ready to breed every other year, she kicks any male offspring out as an incoming adult male will kill the younger males; female cubs aren't seen as the same kind of threat, so they tend to set up a home range near their mothers. This means that in any given Autumn, there may be a higher percentage of juvenile males trying to get their "bearings." You might not ever spot one, but dumped bird feeders, tipped trash cans (and claw marks down the front of your can) are fairly good indicators that there's a bear presence in your neighborhood. Bears will return to a spot if they've found it to be a good food source in the past, so to avoid repeat visits, there are some things to try. For one, a bird feeder needs to

Continued on page 9

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Community

First Annual PCB Fishing Rodeo a Roaring Success!

BY PAM ANDERSON

Whatever your flavor of fish or type of fishing you prefer, the PC Beach Fishing Rodeo has a place for you!

Anglers from all over came daily to weigh in their catches September 24 thru October 10. From kayaks to private yachts to pier anglers, as well as Charter, Guide and Head-boats, participants came to see their fish weighed in and marked up on the leaderboard. Some were little guys, 8-12 years old, some were pretty salty, and one, Meredith McCord, a Professional Fly Angler, broke the world record with a 30.9 pound Amberjack (AJ) fly fishing!

Day one on September 24 started off with a bang, with a 70.2 lb. AJ brought in on Tail Hunter Fishing Charters as well as an 11.9 lb. Gag Grouper. The Kelley family stepped up bringing in a 20.9 lb. King Mackerel on the Kelley Girl, a 2.6 lb. Vermilion Snapper on the Miss Kelley, and a 23 lb. Blackfin Tuna on the Lady Kelley.

That set the stage for the rest of the tournament; anglers

from all over Bay County began bringing in their catches and filling the leader board.

As of this writing, these are the top catches in each of the categories from daily listings:

Day 1: Amberjack (Rod & Reel) 70.2 lb. caught on Tail Hunter Charters by Jared Tidmore

Day 6: Yellow Edge Grouper-6.8 lb. caught on the Pegasus by Leslie Alford

Day 7: Gag Grouper - 38.6 lb. caught on Chances R by Blake Ingram

Day 8: Scamp - 6.3 lb. caught on the Great Escape by AJ Ashley

Day 9: King Mackerel - 36 lb. caught on Perra Mala by Lance Rucker

Day 11: Vermilion Snapper- 5 lb. caught on Heritage Excursions by Mason Hall

Day 11: Blackfin Tuna-25.3 lb. caught on Heritage Excursions by Tyler Mercer

Top catches in categories not on the Daily Winner List are:

Mahi-mahi - 9.1 lb. caught



on the Chances R by Chad Spradlin

Wahoo - 49 lb. caught on the Kelley Girl by Sam Hacker

Red Fish with 9 spots caught on the Catch um' Up by Pete Turner

Daily catches as well as all categories are listed daily on our

website at www.captanderson-smarina.com as well as www.pcbeachrodeo.com and both Facebook pages. Lots of pictures and winner listings will be up throughout October.

Chasin' the Sun Fishing Show also has highlights from the event. Speaking of which, we want you to know just how impressive that catch was for Professional Fly Angler Meredith McCord. Her 30.9 pound Amberjack was not only caught fly-fishing, but on an 8 lb. test line with a size 2 hook! Now that is impressive. Congrats to Meredith on her record-breaking catch!

Our final winners will be posted by the time you receive this issue of PCB Life. Be sure to see if your angling friends made it to the finals!

The Grande Finale & Awards Ceremony weekend, October 9-10, featured great family fun for all. Besides the great Awards Ceremony, there was a day of Reel Kids Fishing Rodeo sponsored by the Reel Ladies of PCB, a Pirate Party with the Pirates of the White Sands,

Puppy Costume Contest, Live Entertainment by Will & Lindsey Thompson, and, of course, Grand Lagoon Fireworks presented by Visit Panama City Beach and a whole lot more!

We thank our many sponsors, the TDC, and local fishing organizations for their support this year. Many are already signed up for 2022! Private anglers get ready!

If that isn't enough good news... **red snapper season re-opens for federal-ly permitted head-boats and charter boats October 15 through November 5 at midnight.** Reserve early on your favorite charter or head-boat for this added season for red snapper.

When planning your fishing trip, remember Capt. Anderson's Marina... home of three large head-boats, 35 private charter boats, and four dive boats... and Shell Island/Dolphin Cruises.

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Know Your Neighbor: **Matt Standish**

BY MARTA ROSE-THORPE

Matt Standish works for the Bay County Vet Center, a special office at the VA that helps Veterans and Troops suffering from post-traumatic stress. He is a member of VFW Post 2185 and AMVETS Post 2298, as well as president of the Veterans Task Force of Northwest Florida. He is also a Florida Freemason and a member of Harry Jackson Lodge #314 in Lynn Haven. “It is such an honor to be in a job where I am again taking care of the Troops,” he shares, “just like being a First Sergeant again, but without the headaches!”

Matt, his wife, Joni, and son, Zach, have lived in Callaway since December 2018 with their Beagle/Chihuahua mix, Lola Jean, and mostly Chihuahua, Bob, though he’s lived in Bay County, Florida, since 1994. He loves the proximity to Tyndall Air Force Base and all his military neighbors. Being near Tyndall AFB keeps him close to one of the focal points of his work with troops and veterans, helping them connect with re-



sources and services to help with just about any need they may have. Seeing the progress and development here shows him that Callaway will be ready for the swelling population when Tyndall finally gets their F-35 fighter jets.

Matt joined the U.S. Air Force in April 1980, taking advantage of the only service to have its own college, the Community College of the Air Force, where he got his Associates in Applied Science in Aircraft Armament Systems. He started his 26-year career as a Weapons Loader, putting bombs, missiles, and ammo on fighter jets and performing maintenance on the weapons systems. After 21 years

he gave all that up and crossed over to the dark side of the Air Force, becoming a First Sergeant, handling all the people issues and problems of his troops. It was the most satisfying experience of his career because of the many opportunities to make a difference in their lives.

“I’m originally from Tacoma, WA but am married to a Georgia Girl,” he shares. Matt loves trying local restaurants (and sometimes different, new places) like Millie’s, The Pour, The Place, Pizzeria Napoli, Salty Sue’s, Olle’s in Compass Lake, and El Jalisco, to name a few – though Joni is not quite as adventurous. He is a homebody and loves hanging out at home, dining on pork chops, Rice-O-Roni and salad, watching his favorite teams (Seattle Seahawks – NFL, Mariners – MLB, Chase Elliott – NASCAR) or his favorite TV show “Last Man Standing” and movie “The Fifth Element.” Zach prefers his video games. Matt loves wind therapy: he adores riding and working on his old Harley, enjoys cruise-ins with his Harley, and will watch

most any kind of motor-racing. In his spare time you’ll find him doing book signings at farmers markets or hanging out with his dogs in dog parks. You will often find him with Lola Jean and Bob at Al Helms Dog Park on Balboa in Panama City. As a family tradition, he loves adding

a new ornament to the tree each Christmas with the current year on it.

“My favorite daily activity is trying to make every person I meet smile!” he says. “You just never know how big an impact that one little random act of kindness might have!”

BEAR IT

continued from page 7

be suspended at least 10 feet up, between two trees (far enough away from the trunks that the bear can’t reach it by climbing). Trash is usually the biggest concern however, and though there are plenty of bear-proofing tips out there, they’re not a one-size fits all solution. Many local trash companies will allow customers to retrofit their trash receptacles with latches, clamps, or other tie-downs (but have to be left unlatched on pick-up day). You can find directions for these at the websites listed below. Others advise freezing leftover food and tossing it last minute, or doing double-duty

with the garbage disposal rather than throwing it away (much to the dismay of plumbers everywhere). Keeping trash in a garage or secure shed is another option until the morning or pick up instead of the night before so bears don’t treat your yard as the best drive-through around. Some even recommend putting ammonia in the trash, although Telesco notes that this might work for some bears but not others. “We had a father and son peeing every night on their garbage can - I’m not going to recommend that,” he laughs.

For more information on fostering healthy human-bear relations, visit bearwise.org, a website used by all 15 states in the Southeast, and MyFWC.com/Bear.




Not Too Shabby
by Marisol Gullo

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 Community

Let's Get Growing with Julie: Beneficial Insects in Your Backyard



By JULIE MCCONNELL, UF/IFAS EXTENSION BAY COUNTY

Before I found myself working on a master's degree in Entomology a few years ago I was like most people and saw little benefit in insects beyond pollination services. As I progressed through my studies, I learned about many other benefits insects provide in home landscapes such as decomposition, pest management, and as a food source for wildlife.

I have to say that as a gar-

dener, I am most fascinated by the role of insects and spiders as predators. If you have ever tried to grow a specimen plant you likely have been frustrated by chewing or sap feeding damage on plants, but have you noticed how many other insects show up to feed on those plant feeders? Here are a few common ones and their pest management methods you should keep an eye out for in your garden.



Mantids – preying mantids are ambush predators that will eat any type of insect they can catch. They can camouflage themselves in vegetation, remain very still then quickly

extend their raptorial forelegs to grasp prey.

Wheel bugs – this prehistoric looking large assassin bug has a very distinctive semi-circular crest on its thorax that resembles a cog wheel. Wheel bugs target soft bodied insects because they feed using a beak like mouth part rather than chewing jaws.



Lady beetles – many people consider lady beetles good luck and if you have an infestation of aphids, mealybug, or scale then they certainly are! Both the larvae and adults of lady beetles are voracious hunters. There are over 50 related

beetles that can help keep pests in check in your garden!



Lacewing – both the larval and adult form of this insect feed on soft bodied insects. The larval form tends to pick up bits of debris that serves as camouflage, which has earned it the nickname “trash bug.” The adult form has a delicate appearance with its lace like wings. Eggs are laid in a circular pattern and suspended on thin strands that help prevent being eaten by predators. It is not unusual to find lacewing eggs on inanimate objects like windows, shade umbrellas, or even patio furniture.

Responsible pest management strategies take into account the presence of natural enemies and their ability to keep pest populations at tolerable levels. Make sure to always get accurate identification of yard pests before taking any control action. Also try to have realistic expectations about the appearance of your landscape plants. Light to moderate insect feeding will rarely impact the overall health of the plant and that feeding behavior in turn supports many other organisms in the food chain!

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

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Visit Apalachicola



Apalachicola on the Agenda

By JAMIE ZIMCHEK

Sweeping vistas of an emerald bay and languid river? Check. Atmospheric antebellum Greek Revival plantation architecture? Check. Miles of white sand beaches? Check. Small-town feel with big-town

cultural attractions like parks, museums, and art galleries? Check, check, check. World famous Oysters? That's a definite check. Perched on a small peninsula in northwest Florida roughly two hours by car from Panama City Beach, Apalachicola

is one of those places you keep meaning to go, and when you finally do, you kick yourself for waiting so long.

Together the coastal communities of Eastpoint, St. George Island, and Apalachicola make up Florida's Forgotten

Coast. The bad news? It's not so forgotten anymore. Though Apalachicola only has a year-round population of just over 2,000, this charming town is an increasingly popular tourist destination, both for day-trippers over from local cities and for

overnight guests here to take advantage of the area's charming historic accommodations - perfect for a weekend get-away.

Top of most visitors' to-do lists is, of course, oyster tasting, with

Continued on page 13



Apalachicola Bay Chamber of Commerce

The coastal communities of Apalachicola, St. George Island and Eastpoint, the heart of the Forgotten Coast, offer an authentic taste of Florida's Gulf Coast. Experience historic Apalachicola, a quaint small southern town with a strong maritime culture, home to an eclectic group of locally owned shops and galleries, restaurants which serve fresh local seafood, and meticulously restored hotels. Explore St. George Island where you'll find miles of uncrowded pristine beaches, an endless supply of shallow bays and waterways excellent for fishing, and a collection of shops and restaurants geared toward that relaxed beach lifestyle. In Eastpoint, you will find acres of National and State forests to explore. Visit the Research Reserve Museum to learn what makes our ecosystem so important. You will also find some of the best local restaurants in the area. Combine all this with some of the finest oysters and seafood in the country and your stay with us is sure to be perfect! The Apalachicola Bay Chamber of Commerce invites you shop local, eat local, fish local and drink local. Visit us at www.apalachicolabay.org.



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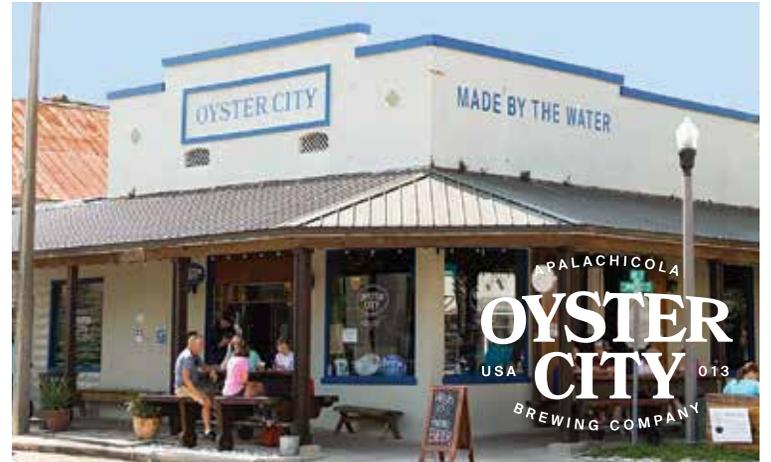
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Tamara's Café

Founder Tamara Suarez's daughter, Marisa Getter, and her husband, Danny Itzkovitz, renovated the 1920-era historic building, the former offices of Prudential Resort Realty, with its stamped tin ceiling, original brick walls and fresh bright color scheme. The dining room, which seats 60, features a raised front section, where patrons can see and be seen through the full-length front windows that offer them a wide-angled view of the center of downtown.

The menu hasn't changed a great deal, and remains a blend of Tamara's originals like the Pecan Crusted Grouper and the Paella with new additions by Itzkovitz, former chef at The Soup Kitchen in Savannah, Georgia.

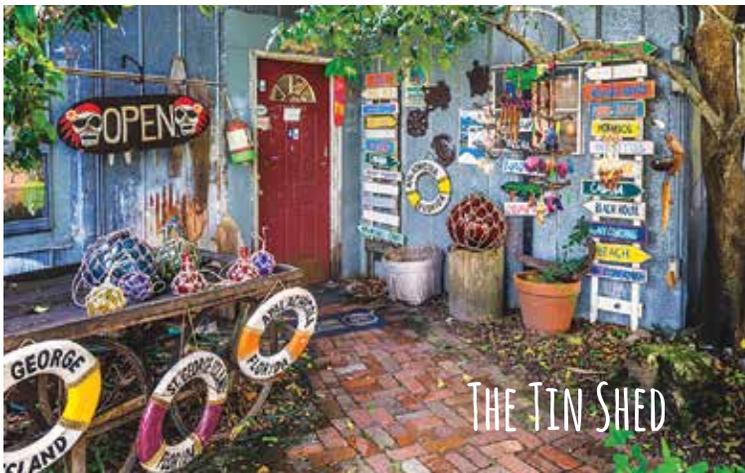
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Pandora Schlitt, Realtor

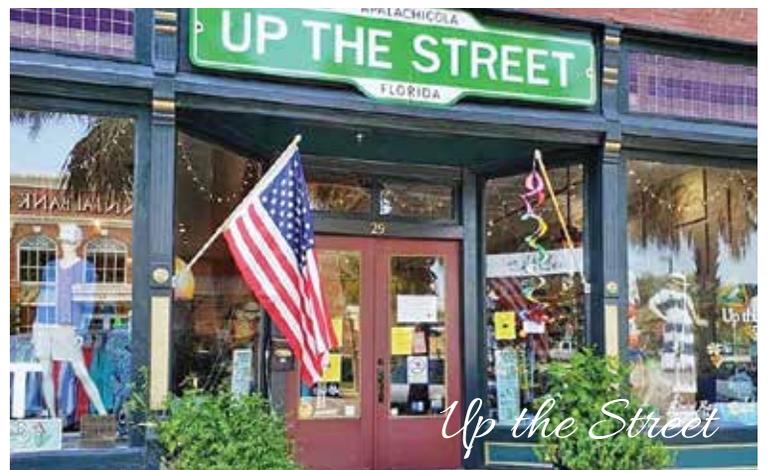
Pandora Schlitt, Realtor with The Naumann Group Real Estate, Inc., has been connecting Forgotten Coast buyers and sellers for 21 years. She has consistently been a Top Producer in St. George Island, Apalachicola, Eastpoint and Carrabelle, FL. Pandora is experienced in Coastal transactions for investment real estate, personal use homes and 1031 tax deferred exchanges. Pandora's reputation as a realtor is that of unsurpassed customer service, not only during the process of selling or acquiring real estate, but also after the transaction has closed.

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APALACHICOLA

continued from page 11

other seafood options available for memorable second mention. But before getting sucked into an evening seafood extravaganza, consider the many ways to spend the day. For one, there are charter services offering guided fishing on the flats, the bay, and offshore. Less into angling? A bustling port city in the 19th century when it was founded (1831 was the year), Apalachicola

has a really delightful range of cultural attractions worth seeing, from productions at the Dixie Theatre to the Orman House Museum. Don't miss a stop in to see the exhibits at the Apalachicola Center for History, Culture & Art, housed in an old, painstakingly restored cotton warehouse from the 1830s either, or a meander through the art galleries sprinkled around town (also watch for the local artisans' market every second and fourth Saturday).

Traveling with children? The Apalachicola National Estuarine Research Reserve's visitor center has engaging and educational exhibits, as well as a boardwalk trail that allows for a closer look at this estuarine system. Avid paddlers can find kayak and canoe rentals locally for access to the Apalachicola River, the Apalachicola Paddling Trail System, and the Florida Paddling Trail. And then, there's the beach. Though the best beaches are just out of

Apalachicola proper, a short drive will get you to the sands of St. George Island, the sort of spot where you'll want to settle in for a few days to search for sea shells, sea birds, and fisherman between languid swims.

Sold? You're not the only one. Local realtor, Pandora Schlitt, is with Naumann Group Real Estate Inc, and the pace at which properties are moving right now in the region is keeping her very busy. "Apalachicola is a small, authentic coastal Florida com-

munity with one stoplight in the entire county. People are drawn to us out of curiosity and stay for having fallen in love with our lifestyle," she explains. "In 21 years as a local Realtor, I have not seen higher demand for our limited inventory."

In other words: Apalachicola is the place to be, whether it's for a weekend, or something more permanent. Get there yesterday already.

 Community
TRANSFORMATION*continued from page 1*

from the current city limits north to SR20, and lying between SR77 and Point Washington State Forest in Walton County.

“They are coming in from all over,” said Catherine McCloy, director of planning and development for the St. Joe Co. since 2018. “The region as a whole is seeing an influx from all over the country, particularly since the pandemic.” The trend is expected to continue and expand over the next four decades, she added.

To accommodate that population boom, the St. Joe Co. in 2015 revised and enlarged the growth plan for its holdings in western Bay and eastern Walton Counties. Nearly two decades

after unveiling an initial plan for the West Bay sector anchored around the Northwest Florida Beaches International Airport, company officials received approval from state and county officials of an expanded plan now totaling 110,500 acres – including 97,216 acres in Bay County and 13,284 acres in adjacent Walton County. Now after nearly six years of planning, permit applications and other preparations, the sector plan has suddenly sprung into life along a swath of the SR79 highway corridor. Four ongoing or planned projects include:

• **Latitude Margaritaville Watersound:** Four months after sales opened on the initial phase of 249 homes in the adult active community, more than 200 homes are under con-



struction or in the final planning stages. When fully developed with 7,000 residential units, the community will include a town center with recreational and commercial amenities, and a full marina on the Intracoastal Waterway.

• **Ward’s Creek:** Contractors are currently clearing land along the east side of SR79 just north of the Phillip Griffiths Parkway for what will become a 1,100-acre residential community straddling both sides of the highway. The project when finished will have 1,600 residential units.

• **Four corners:** The intersection of Phillip Griffiths Parkway and SR79 – currently a tree-lined landscape all around – will be the site of a separate town center containing commercial, business and retail amenities serving both the Ward’s Creek population and other local residents.

• **Hospital:** St. Joe Company officials announced last April 8 plans to build a new 100-bed hospital an 87-acre tract located on the southeast corner of the intersection. Tallahassee Memorial HealthCare and Florida State University’s College of Medicine are partners in the project. A construction date has not yet been set.

And this is just the beginning.

Ultimately, St. Joe officials envision a series of planned residential communities, with adjacent town and village centers providing recreational, service and entertainment amenities, that will serve a maximum population of 350,643 people, of whom all but 48,739 will be full-time residents. Current plans are for the construction of 29,000 residential units throughout the sector by the year 2025, adding about 70,000 new residents to the current PCB population of 18,000 – a nearly fourfold increase. Other elements of the final plan include:

- 11.2 million square feet of office and employment center space
- 4.5 million square feet of retail and commercial space (by comparison, Pier Park has a to-

- tal of 1.2 million square feet);
- 6 million square feet of warehouse space;
- 1,350 hospital beds (1,150 more beds than the proposed hospital);
- 2,775 hotel rooms (about 20 mid-sized hotels);
- 342 holes of golf (about 19 eighteen-hole golf courses);
- 62,676 jobs created by 2064, including 12,536 by 2025;
- Annual county tax revenues of \$182 million by 2064, including \$10.3 million by 2025.

Even with that degree of development, more than 53,000 acres of the 110,000-acre tract will be left permanently undeveloped as conservation or preservation space, McCloy said.

A major premise of the Bay-Walton Sector Plan is that between 40 and 60 percent of the new housing will be “deed restricted” for what planners call the “active adult” population 55 years and over, McCloy said. One benefit to local government from this factor will be a lessened impact on public schools, and a lower average population per household (1.9 for seniors and 2.8 for younger families).

McCloy cautioned that the sector plan figures represent a maximum cap on planned development within the 110,000-acre tract that might change depending on future economic trends and unforeseen events such as a major hurricane. “This is not a hard-in-fact rule,” she said. “It’s a concept of what could be.”

While the sector development promises to totally transform western Bay and eastern Walton Counties, McCloy said that the pressure for growth would be there regardless. “The point is to plan well for the people who are coming, and to create a community where people will want to live,” she said.

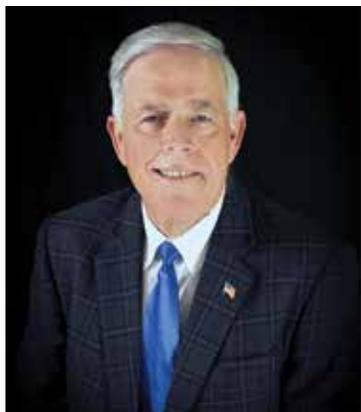


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Learning in Many Languages: Bay District Schools Leads the Way



By BILL HUSFELT,
SUPERINTENDENT,
BAY DISTRICT SCHOOLS

With more than 1,200 English Language Learners (ELL students) speaking approximately 33 different languages, it's safe to say that Bay District Schools really is a melting pot of students from throughout the world. No where is that more evident than at our schools at the beach which are seeing a huge influx of students who speak languages other than English.

To help us address the needs of these students, we have five "Newcomer Programs" designed to welcome students who speak little to no English and to help them assimilate into their home-zoned schools. Currently, due to a very high demand, the program at Hutchison Beach Elementary School is closed due to capacity enrollment as is the program at Lucille Moore Elementary School.

The other three programs (at J.R. Arnold High School, Bay High School and Jinks Middle School) still have capacity for a few more students.

In August of 2020, we opened our Multilingual Resource Center to assist families moving to our area. At the center, new students are registered, tested, and placed at the schools that can best meet their needs. Bilingual staff members assist every school with interpreting/translating for parent meetings, registration and other school events.

Resource Center staff members also provide translation support to every department in BDS including Homeless, Wellness, Transportation, Pre-K, Bay Base, Homeschool/Virtual School and Media Services. The bilingual staff members also

provide services to community agencies such as the Gulf Coast Children's Advocacy Center, The Florida Department of Health in Bay County, Child Find/Headstart, and PanCare.

While translation services are some of the most popular resources we provide to these agencies, our resource center also provides emergency food and clothing when we can to ensure families have what they need for their students.

An increased enrollment in the ELL program has also translated into the need for additional bilingual staff members. Currently, we have 28 full-time bilingual paraprofessionals and we have six schools with vacancies. We also have three full-time resource teachers who visit schools to support teachers with professional development and instructional strategies. Our resource teachers are available to help their colleagues by modeling lessons designed to meet the unique needs of students who are ELLs.

All of our schools are doing an excellent job of working to meet the needs of ELL students but I have to give a huge shout out to our schools at the beach where we've seen the biggest influx of new ELL students and immigrants.

Currently, the staff at Hutchison Beach Elementary School are taking care of 111 ELL students which is an immense responsibility for their staff members. Many of these students don't speak any English at all!

Not only are those teachers trying to teach these students to speak English but they are also being held accountable by the state for on-grade-level instruction for students who may not have attended school regularly in quite some time. Additionally, many of these students suffered immense trauma in their journeys and so our mental health experts are always on call to help the students, and their families, address these challenges.

But Hutchison Beach Elementary isn't the only school on the beach seeing an influx of ELL students. Our newest school, A. Gary Walsingham Academy already has 15 ELL students while West Bay Ele-

mentary School has 25, Patronis has 28, Surfside has 31, Breakfast Point has 49 in elementary and middle school, and J.R. Arnold has 46 students who qualify as ELL.

Most people probably as-

sume, correctly, that the majority of our ELL students speak primarily Spanish. What people probably don't realize, however, is the amazing diversity in the languages spoken by the rest of our ELL students. Current-

ly, to name just a few, we have students who speak Gujarati, Mandarin, Russian, Thai, Vietnamese, Urdu, and Arabic. Together, these students speak 33 different languages!

Continued on next page

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Education

Arnold High School: A Triple-A Educational Experience

BY BRITT SMITH, PRINCIPAL,
J.R. ARNOLD HIGH SCHOOL

Arnold High School prides itself on providing our students with a Triple-A educational experience! These A's represent Academics, Arts, and Athletics. The success of our Marlins can be seen in the various awards bestowed upon them each year. This month we spotlight our Marlin Athletic programs and their success in both competitions and in the classroom!

Athletically, Arnold High School once again had the highest achieving sports program in Bay County and in the Panhandle. The Florida High School Athletic Association awards the Floyd E. Lay Sunshine Cup All-

Sports Award to schools based on the level of success of all sports programs. Overall, Arnold High School placed fourth in 5A Class rankings for the Sunshine Cup. Our Lady Marlins finished third in the state while our Marlins got sixth. We are proud to say that we are the highest-ranked public school in Florida's 5A classification!

Last year our Marlins achieved several feats that no other school was able to achieve. For example, both our boys and girls soccer teams played for the FHSAA State Championship. Our Marlins earned the State Champion title while our Lady Marlins were the State Runner Up. In weightlifting, our Lady



Marlins earned the State Championship title and the boys team got the second-highest point



total during the Championship match. This was the first time that a school in Bay County had a single high school win FHSAA State Championships in both boys and girls sports during the same year.

Our boys and girls teams were consistently performing at the highest levels throughout the year. Over 90% of our sports teams competed in the FHSAA State playoffs. Four Arnold student-athletes earned individual state championships.

While our teams and individual athletes have had tremendous success athletically, they are also excelling in the classroom.

For example, Arnold earned the highest GPA award for all Winter Sports Teams and during the school year, seven of our athletic teams earned the highest GPA for all teams during the time their sport was in season. The overall grade point average for Arnold athletes was 3.53. These grades represent the pride and dedication our athletes, their coaches, and the teachers have in being a "student-athlete."

For many of our Marlins, this success in both athletic competition and in the classroom resulted in a dozen of our seniors earning college scholarships to continue their sports and academic careers at the next level.

The 2021-2022 school year looks to be another excellent opportunity for Marlins to demonstrate their championship-caliber skills as scholars and athletes! **#GoMarlins**

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LANGUAGES

continued from previous page

We take great pride in doing all we can to welcome our ELL students, and their families, and to ensure they all experience a smooth transition into Bay District Schools. By using all available technological resources, we endeavor to translate our materials into every language possible to ensure our families have what they need. Additionally, our website automatically translates into six languages other than English which is a great

support for our students and their families.

We appreciate the assistance of all of the businesses and community members who continue to help us gather supplies needed to help ALL students and the families during these difficult times. We know the power of public education in our community, in our country and in the world and we're excited to help all of our new families find a home in Bay County and a safe place for teaching and learning in Bay District Schools.

Stay safe and God Bless!

Pier Park Kicks Off Halloween Costume Drive

Pier Park announced today that the shopping, dining and entertainment complex is bringing back its popular Halloween Costume Drive this year to help locals and visitors in need. The Pier Park team will be collecting new and gently used costumes at the Mall Management Office.

Halloween costume donors are invited to drop off their items any weekday from October 1 – 22 between 8:30 a.m. and 5 p.m. Costumes for adults and children in all sizes are needed. The week of Halloween, October 25 – 29, guests can browse the donations to find their favorite scare wear while supplies last. The costume bank will be open during regular office hours.

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

Pier Park, 600 Pier Park Drive, Suite 125

Additional details can be found on the Pier Park Facebook Event page. Photo opportunities and taped interviews may be available upon request.



ISO: PCB's Best Places to Celebrate Oktoberfest

By JACK SMITH

The French are known for their cuisine, the Italians for their fashion, the Scottish for frugality, and the Germans, well BEER. They make it, they sell it, they drink it, hell, they even celebrate it. Oktoberfest started a long time ago when some dude married some princess, anyway it was pretty boring and we'll skip that part. The festival begins when the mayor of Munich taps the first keg and then all hell breaks loose. Last year alone the people of Munich downed over 6.7 million liters of beer. The beer mugs in the tents don't carry the brewers logo, only stamped "Munich Beer." For medical treatment of intoxicated tourists, the German Red Cross operates a medical facility on festival grounds. Where are these guys during Mardi Gras? (Asking for a friend.)



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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 you a delicious array of local and regional seafood, which may be prepared in a variety of ways. We use a special blend of spices that gives our grilled items a taste like no other! Our unique breading recipe gives our fried seafood a special and original flavor that will bring you back for more! And we're always serving ice cold beer.



Angry Tuna

1701 S. Pier Park Drive, Suite 155, PCB | (850) 235-4632

angrytunaseafoodcompany.com

Our mission is to introduce the local food, flavors, and fun of the Gulf Coast to our guests at an affordable price with superior service. Come celebrate Oktoberfest at the Angry Tuna, where it's happy hour everyday from 2-5. Bud regular and Bud Light are only \$1. Enough said. Every Friday and Saturday, come listen to live music with great food and friends.

Christo's Sports Bar & Grill

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christosportsbarandgrill.com

Where the beer's cold, the food is fresh and everybody's treated like they're part of the family. Voted as one of the "Top 3 Sports Bars" in Bay County, we've got 25 Flat screen televisions to watch all of your favorite teams, jumbo wings and burgers, ice-cold beverages and full selection of spirits.



Mike's Cafe and Oyster Bar

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

mikescafeandoysterbar.com

Our family opened Thomas' Donuts on the west end of Panama City Beach in 1971 and we have been serving old friends and making new ones ever since. Mike's Diner was opened in 1986 with a commitment to providing friendly service and the best quality food. In 2011, we changed Mike's Diner into Mike's Cafe & Oyster Bar.

Schooners

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

schooners.com

The German word 'Oktoberfest' translated to English is: 'It's time to drink a lot of really good beer!' Since it's always a great time to drink a lot of really great beer at Schooners, you can celebrate Oktoberfest any time you feel like it! Really good, cold beer and really great food... right on the beach. Make your own Oktoberfest at Schooners!



Capt. Anderson's Restaurant

5551 N Lagoon Drive, PCB | (850) 234-2225

captandersons.com

Anyone who knows Capt. Anderson's knows that the owners are Greek, and proud of it! So... you won't find any classic German Oktoberfest dishes on the menu, but you can celebrate Oktoberfest at Capt. A's with the perfect pairing of chilled German Riesling and their classic Greek style grilled fresh Grouper. OPA!

Paparazzi Gourmet Deli

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

Paparazzideli.com

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.



Pineapple Willy's

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pwillys.com

World Famous Pineapple Willy's™ is the Panama City Beach Seafood restaurant where it all began! Since 1984, William Buskell, (aka Pineapple Willy) has remained true to his mission of great food, great cocktails and great staff. Today, we still serve the best ribs on the beach, the staff is as friendly as ever, and the music & drinks at Willy's Live just get better every year!

Unicorns Are Real

By JACK SMITH

This summer I finally met a unicorn. No, not a horse with a horn on its forehead but an actual baby boomer in the body of a millennial. This unicorn has never said "for real" or "that's what I'm talking about," and I don't think she's ever called me "dude." Meet Mary Denman, a 21-year-old point guard from Pell, Alabama, who her mother, my wife, and I think of as a

daughter. I guess I need to credit her parents, but I've seen many a kid go bad with great parents, including my own family. No, this is the real deal unicorn, who is rumored to have said "yes, sir" to a complete stranger. She is a three-point



specialist from the University of Mobile, but her favorite school is Auburn and her favorite player is Bo Nix – correction, "Bo Picks." While walking down the beach with Mary D one day, she grabbed my arm and said, "Jack, don't look!"

After looking over at what I was not supposed to see, I had to ask, "What's up?" She told me in a hushed voice, "That's Bo Nix." I suggested we walk over and meet this superstar. I don't think she answered but she did run back down the beach in NCAA record time. Eventually, she returned with her girlfriends for photos, and a beach football game ensued. She intercepted Bo twice.

Her mother has a house in PCB where she stayed for the summer, but instead of acting like a spring breaker, she actually had a full-time job at Ace Hardware's garden department. After a particularly hot day at work she showed up looking pretty flushed. When I asked her what was wrong, she replied, "They made me clean dirt off of bags of dirt." Welcome to the world, baby girl.

Camp Helen Pumpkin Sale and Saturdays in the Patch

The Friends of Camp Helen are excited to announce their pumpkin patch is now open, as of October 2. Pumpkins will be sold seven days a week, from 9 a.m. to 4 p.m. through October 31 or until sold out.

Families can enjoy our trail bingo and straw maze, kayak/SUP rentals, and scarecrow row daily. This year, Saturdays in the Patch will feature hay rides, games, contests, music, arts & crafts and more.

Saturday, October 23 is a special evening with a movie after dark FREE to the public. The park will remain open af-



ter sunset for those attending the showing of "Hocus Pocus." The movie begins after sunset (around 6:45 p.m.). Bring your own blankets and chairs.

The Friends of Camp Helen encourage everyone visiting the pumpkin patch to social distance when possible. More informa-

tion is available at facebook.com/FriendsOfCampHelen-StatePark, by calling (850) 233-5059. Camp Helen State Park is located at 23937 Panama City Beach Parkway (Highway 98), Panama City Beach, just west of the Lake Powell Bridge.

Center for the Arts Exhibitions

The Panama City Center for the Arts opened three new exhibitions on October 2. These include "Cut From the Same Cloth" by a collective of artists from different areas of the world; a showcase of work by Katherine Voorhis; and the Haunted Higby Spider Cavern, a creepy immersive experience created by the Bay Arts Alliance team.

"October is always a special month for us," said Jayson Kretzer, executive director of Bay Arts Alliance. "This year we are bringing back our immersive gallery and the haunted walking tour, plus we'll be part of the fall festival at the end of the month, so it promises to be even more awesome than usual."

The Haunted Higby gallery, a family-friendly immersive walkthrough experience titled, "The Spider Cavern," is a continuation of last year's story of the Raven Queen, featuring one of her creepy pets, Iktomi, the Arachnid of the Ravenwood Forest. Visitors will be able to explore the Spider Cavern and uncover surreal artwork by 3D chalk artists, Chris Carlson and Nate Baranowski, both featured artists from the FLLUXE Arts Festival that happened last May in downtown Panama City.

"We are always looking for new ways to bring art experiences to our community," said Tori Haudenschild, Education Coordinator for Bay Arts Alliance, "with the haunted gallery, it's less about trying to be scary and more about trying to transport visitors to another place and time."

In both the Main and Miller galleries, an exhibition of five different artists will be on display throughout the building.

The exhibition titled, "Cut From the Same Cloth" will feature the artists Diego Loya, Jiayi Li, Pamela Simard, Monir Madkour, and Sydney Gause as a collective and also speak to their individual practices.

"We pride ourselves on being so different but very similar. All members of our collective are from different areas in the world, we speak different languages and carry diverse experiences that enriches who we are as a whole. We're super proud of that and can't wait to share it with the



Panama City community," said Sydney Gause, adjunct Professor of Art at GCSC.

You can expect to see sculptures, blown glass, and other various art piece installations among this group of skilled artists in both galleries.

Local artist Katherine Voorhis will have her paintings featured in the Cafe. Born in England and then raised in Canada and California, her occupation eventually brought Katherine to Panama City. She has been making art for 25 years; assisting her mother with an art class is what helped her take an interest in painting. Katherine came

Continued on next page

We'll make your dinner, and then step on it.

At Angry Tuna, tuna isn't simply some fish you get out of a can. Instead, slices and steaks of freshly brought-in tuna are incorporated into a variety of dishes. A Smoked Tuna Dip and Seared Tuna BLT highlight the menu, and don't miss the Seared Tuna Nachos. Delivered.

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Studio 237 Music Lessons: **Songwriting with Kids**

By SCOTT GILMORE

In this time of “tech overload,” it is essential for young people to embrace the idea of building something from scratch that is uniquely their own creation.

As a small child, in our modified garage, I remember watching my father building hydroplane racing boats starting from plans drawn on a drafting table. He created championship caliber boats for himself and other racers.

The smell of glue, mahogany and sawdust still evoke cherished memories of my younger years, my father, and the excitement of that time.

For the last six years I have been a music instructor at Studio 237 Music Lessons in Santa Rosa Beach. Although I am primarily a Classical / Pop Guitarist, I have been allowed to expand my teaching responsibilities to include Baritone and standard Ukulele, Piano and Theory. However, the area that has been

the most rewarding and inspiring for me has been as a “Songwriting Facilitator.”

When first inspired to collaborate in songwriting, I had no blueprint in place. My mentor at the time was renowned Stone Carver, Mary Lou Waterfield. Utilizing her master’s in clinical art therapy (FSU M.A.T. ED.) she taught me techniques cultivated from working with children who had survived trauma and other issues. She demonstrated the importance of asking questions and developing listening skills.

I want to share with you some basic ground rules that guide the process:

1) No violence (real or video games related) or adult themes allowed! Encourage students to consider their audience.

2) Emphasis on song ownership. The song belongs to the child. My job is to ask questions. Not surprisingly most songs end up being about dogs and other pets, unicorns and dragons and

princesses. Their song can be silly, sad or serious or a tribute. Always their choice!

3) Encourage the child to write about what they know such as songs about going to the beach, trips into space or riding a horse for the first time all make wonderful themes. For example, one of my students performed a song that she wrote at her beloved grandmother’s memorial service.

4) What is the tempo (speed of) the music for the song? Fast, medium or slow? What chords and chord progressions? This writing phase can be a rich “teachable” moment.

5) Realize that songwriting is done outside of chronological time. Until the song is finished, we are free to move everything around. If painted into a corner, we can go back and change the song so that we won’t be. It is even okay to start completely over!

6) Because we are often writing during a limited class time,

no writer’s block is allowed. “Green-light” thinking rules. My position as a facilitator is to see the child as a creative genius and to expect greatness. If there is a songwriting flow problem, I am not asking the right questions or listening.

7) Wait for a “great” first line. Everything that happens after that is a response.

8) Train like an athlete. I have taken a vocabulary test every day for the last six years (farlex.com). Write lyrics that work can be about how the word sounds, rhymes or conveys a more complex idea in a more concise way. Use new words as a “Teachable Moment.” Discovering new words can be a BIG part of the adventure.

9) Organize and document. “Rarely throw anything away.” I received this tip directly from world-famous composer Johannes Moller. If you can read music, then modern notation software can be very useful for quickly documenting song el-

ements. My recommendation is “Notion” by Personnas. A \$15 app version for iOS is also available.

10) Encourage performances. A song is only completed when shared with others. It is a celebration of ownership for the young songwriter. Performing at recitals, agreeing to post on YouTube, or even making an audio recording is an important part of the process. Sharing the song is a gift to friends and family that can never be purchased at a store.

Songwriting with kids requires more “out of class time” organizing and editing, lyrics and music. It can even include investing in additional equipment. Recently I purchased an “Arranger Keyboard” to expedite this purpose.

Nothing I have ever done professionally has been as rewarding as “Song Writing with Kids (of all ages).” Helping another to write a song is like building a boat together that everyone can take a ride on.

ART EXHIBITIONS

continued from previous page

into her style of art from many lessons and workshops with multiple artists.

“I’m very excited to see Kathy’s work on display in the cafe,” said Anastasia Dengerud, exhibition coordinator at the Center for the Arts. “We chatted for a quite while about exhibiting her paintings and now we can share her talent with everyone who visits the Center!”

The October exhibitions will be on display for the duration of the month until October 30 at 5 p.m.

The Center for the Arts will be open from 10 a.m. to 5 p.m. Tuesday through Thursday, Friday 10 a.m. to 7 p.m., and Saturday 10 a.m. to 5 p.m.

Downtown Events

Oct. 23, 6-10 p.m. Downtown Haunted Walking Tour

Learn about hauntings and murders in historic Panama City.

The tour costs \$10 and will be approximately one hour. Sign up in advance by buying tickets online or over the phone at (850) 640-3670; squareup.com/store/bay-arts-alliance. Limited spots available for walk-ins.

The route is about a 1/2 mile long and is handicap accessible.

The tour is open to all ages, but it’s aimed at adults. Children under five years old are free.

The first tour will leave at 6 p.m. and the last one will leave at 9:30 p.m. A new tour will start every 15 minutes.

Oct. 30, 1-4 p.m. Fall Bash with vendors, fall fair food, a Chad Gainey pumpkin

carving demo right in the parking lot, games, candy, and lots of spooky surprises.

Schedule:

• 8 a.m. - 1 p.m.: Fall Farm-

er’s Market / McKenzie Park.

• 1 p.m. - 4 p.m.: Fall Carnival & Art Exhibits / Center For The Arts

• 4 p.m. - 7 p.m.: Trunk or

Treat / Harrison Ave

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 Wellness


BY JAMIE C. WILLIAMSON, PHD

The secret to long-lasting romance in marriage is surprisingly simple, inexpensive, and fool proof.

It isn't a candlelit dinner on your anniversary. And, unless you learn this simple secret, it won't be your long-anticipated romantic get-away, either.

Events designed to be romantic flop when you aren't already lovingly connected to your partner. Instead of helping you reconnect, the contrived candlelit dinner becomes a struggle for conversation topics and that romantic get-away reveals that you don't really know what you enjoy doing together anymore. The empty feeling and disappointment these realizations produce lead, at best, to awkward silences and, at worst, to frustration, angry accusations, and harsh criticism. Either way, they don't enhance that loving feeling.

So, what's the secret to long-lasting romance in marriage? You do small things often. You turn to each other in little ways, every day.

According to Dr. John Gottman, it's that simple. In *The Relationship Cure*, Gottman explains that small, intentional moments of kindness and connection have a more positive impact on creating and sustaining marital romance than isolated, grand gestures.

These small loving actions also speak louder than words when it comes to making your partner feel loved. Showing compassion and displaying affection (e.g. snuggling) on a daily basis rank higher on the list of what makes people feel loved than typical romantic scenarios or grand verbal declarations of love.

So then, every day (yes every day) just try another small way of turning toward your spouse, instead of away. For example:

Pay attention and respond with interest. Notice when your partner subtly asks for your attention, affection, or support and give it. Look at the hummingbird and comment on it

when she calls it to your attention. Take his side when he shares a work concern. Show that you are glad (really glad) to see your partner at the end of the day. Respond with curiosity when your partner talks about family, friends, and other interests. These mundane moments of connection truly matter.

Voluntarily (and routinely) take action to support and connect with your partner. Fold the laundry or take out the garbage when it's not your turn. Run errands for each other. Make dinner together. Pay the bills together. Plan and host a dinner for friends together. Share each other's burdens and you become more interdependent. Support each other's contributions and you create a shared sense of purpose. These small, day-to-day gestures go a long way toward deepening your marital connection, helping your partner feel loved, and priming you for marital romance.

Look for small ways to send messages of love. Send an encouraging text message when you know your partner has a presentation, an important meeting, or a long day. Send



heart emojis when you text the grocery list. Pack a love note in your partner's suitcase, briefcase, or lunch box. These notes don't have to be poetic, or long, or even include words at all. Put on lipstick, kiss a napkin, and tuck it in the bag. Draw a heart on a post-it-note and leave it on your partner's windshield or stick it on the bathroom mirror. These small, from-the-heart gestures send consistently authentic messages of love, so they mean much more than a once-a-year candlelit dinner or perfunctory bouquet of roses on special occasions.

How does this one simple action create more romance in your marriage? If you're like most people, you are surprised that the single most essential action that grounds your marital stability and contributes to your on-going romance is the simple act of turning toward your

spouse in many small, routine ways every day.

Turning toward each other works because these repeated small gestures solidify your marital connection and promote positive feelings that will sustain your marriage during stressful times and grow the loving feeling of togetherness you share.

Take this loving connection and your positive feelings out to a candlelit dinner or on vacation, and the romantic spark you're hoping for will ignite. But chances are, if you adopt this one simple action – and turn towards your spouse in small ways every day – you won't need expensive dinners or exotic vacations to stir up romance. You'll have that at home every day.

Jamie C. Williamson, PHD is a FL Supreme Court Certified Family Mediator and Gottman Methods Couples Counselor. She is an owner and partner at Amity Mediation Workshop, LLC, a mediation practice specializing in "friendly divorce" mediation, family mediation, and marriage revitalization sessions for couples. Dr. Jamie speaks frequently on relationship topics and authors the blog "Work it Out." You can find her online at amitymediationworkshop.com.

Local Church Launches Recovery Support Group

Nearly one in 10 Americans age 12 or older struggle with substance abuse involving al-

cohol or illicit drugs (1). When you look around our community, it's unfortunately not difficult

to wrap your mind around that statistic. Addiction is a bondage that destroys lives, families,

and communities and there are many organizations working daily to make a difference in the lives of those affected across the Florida Panhandle.

In recognition of National Recovery Month, Chapel at the Beach is excited to announce the launch of a weekly support group in South Walton County for those who are or have struggled with addiction. The first meeting was held Tuesday, September 21. The support group is called The Most Excellent Way and will provide meetings for men and women along 30A on Tuesday evenings. All meetings are based on Biblical teaching and are learning environments for people who are or have struggled with addiction. Anyone who is affected by addictive behavior is also welcome and encouraged to attend. Most Excellent Way is a setting where people will find the love and support that they need in order

to effectively battle addiction with the power of God's love.

The Most Excellent Way HIGHLIGHTS

- Tuesday evenings at 6 p.m.
- Seagrove Baptist Church: 4915 E County Hwy 30A, Santa Rosa Beach, FL 32459
- Separate Men | Ladies meetings
- Coffee and water provided
- This is a ministry provided by Chapel at the Beach
- Program mentorship with First Baptist Church of Panama City

Please contact Parker Cape, for more information (850) 249-5475 or email Parker@chapelatthebeach.org.

The mission of the Chapel at the Beach is to: Love Jesus, Love People, and Transform Our World.

(1) *Substance Abuse & Mental Health Services Administration, 2018*



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Breast Cancer Awareness and Hormone Therapy



BY DR. RICHARD CHERN, M.D.

The Women's Health Initiative Study (WHI) was started with the goal to prove that synthetic hormones worked as well as bio-identical hormones. Unfortunately, the results of

this study were announced in a way that scared most women and physicians into stopping hormones of any kind with the belief that all hormones cause cancer, strokes and heart attacks.

Unfortunately, this is not the case at all. The WHI study actually shows a reduction in cancer, strokes and heart attacks with the use of bio-identical hormones. The study showed an increase in cancer, strokes and heart attacks with the use of synthetic hormones. Of course, the news only reported on the frightening side of the study and told the world that hormones are bad. This led most women to getting off of their hormones with the idea that no hormones means no

cancer. This could not be further from the truth.

Women who do not receive bio-identical hormone replacement after menopause have over a 16% risk of getting breast cancer. So, no hormones means more cancer. In fact, breast cancer, strokes and heart attacks are the top three killers of post-menopausal women. Why? Because of a lack of testosterone and estrogen are associated with increases in cancer as well as many other disease processes.

Women in the WHI study who received bio-identical estrogen replacement reduced their cancer risk to 6%. That's a 10% reduction in breast cancer. In addition, a recent study of women

who received bio-identical testosterone therapy showed more than a 50% reduction in their breast cancer risk.

There is no doubt that bio-identical hormone replacement therapy reduces the risk of cancer as well as many other diseases. If your doctor says otherwise, then he or she has not been keeping up with the times. In fact, the breast cancer study I am referring to was presented at the 2021 North American Menopause Society meeting in Washington, D.C., just this last month.

If you want to do everything you can to feel better and live longer after menopause (or even before menopause), then you

should come see us today. We are able to get the proper full panel of labs and review them with you. Remember, normal labs are not necessarily optimal for your health. So, just because your doctor says everything is normal does not mean you are not at increased risk for cancer and disease.

Dr. Richard Chern, MD not only provides hormone therapy to men and women, but also teaches hormone therapy to doctors throughout the country. Dr. Richard Chern, M.D. is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call 850-837-1271 for an appointment.

Big Brothers Big Sisters of Northwest Florida Receives \$13,900 Grant from the Arby's Foundation

The Arby's Foundation has committed \$500,000 to support from Pensacola to Panama City. In total, the Arby's Foundation



every community where Arby's has a restaurant, including Northwest Florida. The Northwest Florida-area Arby's team is proud to have selected Big Brothers Big Sisters of Northwest Florida (BBBSNWFL) as a recipient of a \$13,900 grant to support its mentoring programs

anticipates giving out nearly 200 local grants across the U.S.

"I have been with Big Brothers Big Sisters for 24 years and this partnership has impacted and changed many," says BBBSNWFL President and CEO, Paula Shell. "From a simple roast beef sandwich to those

famous curly fries, relationships are built in our local stores between our Bigs and Littles and between Arby's team members and our Matches. It's a connection that will last forever."

The funds from the grant will be used to fund BBBSNWFL's mentoring programs from Pensacola to Panama City. This includes extensive background

screenings for volunteers (Bigs), volunteer training and orientation, and professional case management so that no match is left unsupported

From 1990 to 2010, Arby's was Big Brothers Big Sisters of America's longest standing corporate partner, supporting the Big Brothers Big Sisters mission for over 20 years, and giving

more than 30 million dollars to Big Brothers Big Sisters. In 2018 the partnership renewed, bringing together Big Brothers Big Sisters, Junior Achievement, and No Kid Hungry, giving them the ability to have greater impact on a child's wellbeing by addressing youth leadership and career readiness in addition to childhood hunger.

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About Ear Protection

Approximately 26 million Americans currently live with hearing loss due to sound exposure above comfortable decibels. While you can't completely avoid noise, you can shield your ears from its damaging effects. But, sometimes, one loud bang can burst your eardrums, reiterating the importance of ear protection. That said, here are frequently asked questions you should get answers to.

Which Hearing Protection Products Are Available?

There are various hearing protection types, but the most important thing is to choose one that is comfortable and functional. Regarding the available types, you will find the following quite helpful:

- Custom earplugs
- Earmuffs
- Foam earplugs

The disposable foam earplugs work well for persons living and working in moderately noisy environments. You can still hear conversations around you without strain to make out what is being said, although you have them on. Custom earplugs, just as the name sounds, are made to fit your ears. These are often used as ear protection by specific groups of people engaged in their line of work.

For example, musicians, factories and construction workers protect their hearing while in the studio or on-site. Because these are custom-made, the hearing health professional takes an impression of your ears to get the right fit for you. On the other hand, earmuffs block sound significantly, are incredibly comfortable and are mainly used at shooting ranges and motorsports activities.

“There are various hearing protection types.”



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HearAgainAmerica.com

Source: <https://hearagainamerica.com/5-faqs-about-ear-protection-September.5.2021>

**OCTOBER IS
NATIONAL PROTECT
YOUR HEARING MONTH**

Medical Spa vs. Day Spa: Know the Difference?



BY STACY KEHL,
APRN, FNP-BC

Going to the spa is a fun way to spend a few hours relaxing and addressing skin problems you may be experiencing, but is there a difference between a Medical Spa and a Day Spa? The answer is yes! A Medical Spa has a Medical Director (a doctor, a nurse practitioner or a physician assistant) who is a licensed healthcare practitioner with advanced training and knowledge in esthetics. The

Medical Director oversees the products, devices, and services provided in the spa. Not every procedure is performed by the Medical Director, but all of the services are supervised by him or her. A Day Spa can provide many services like facials, massages, waxing and makeup, but without a Medical Director, they cannot provide high-powered treatments or injectables.

The popularity of the Medical Spa has increased dramatically in the last 10 years, and if you've seen one Medical Spa, well, you've seen one Medical Spa! Each Medical Spa is unique, from the services offered to the overall environment of the office. Some are very spa-like, while others are more like a medical office. From family practices that offer esthetics in addition to medical care, to practices offering only esthetics, there's a perfect fit for whatever

you need. In my practice, my patients see value in having a "one stop shop" for their medical and esthetic needs. As a practitioner with an artistic side, I love being able to offer both services to my patients.

The choice of Medical Spa or Day Spa depends on your goals. I've spent my share of days in a Day Spa, and thoroughly enjoyed every minute of pampering I've received. But, once I got into my mid-30s, I realized my skin needed a little more than just pampering! Medical Spas offer just that - they address more of the age-related skin (and sometimes medical) issues and give long-lasting results

Here is a short list of non-surgical (read: inexpensive) treatments you can only get in a Medical Spa:

Neuromodulators (botulinum toxin) like Botox, Xeomin, and Dysport. If

you're looking to reduce frown lines on your forehead this is for you! No other treatment offers faster results with less downtime. In just a few minutes, in the capable hands of a medical provider, you can achieve a smooth forehead (and more)! Most results are noticeable within a weeks time and last for about 3 months, sometimes even longer.

Chemical Peels utilize strong acid solutions to restore and rejuvenate the skin's surface. Downtime depends on the formulation applied, but typically treatments cause redness and/or peeling for about a week. A peel can reduce uneven skin texture, age spots, sun damage, and fine lines.

RF (radiofrequency) Microneedling is a process of placing tiny pin-pricks in the skin to encourage collagen production, thereby reducing scars, enlarged pores, fine lines and



wrinkles. While standard microneedling can be performed at a Day Spa, RF microneedling can only be performed by a licensed medical practitioner. The addition of the RF increases the power of the treatment to give improved results.

Dermal fillers eliminate wrinkles and increase volume in areas where volume is typically lost during the aging process. Fillers can be used for smile lines and in the lips (most popular). Fillers done correctly can produce very natural looking results without a "plastic" appearance.

Medicare Open Enrollment is Here. Now What?!



BY GREG DURETTE,
FLORIDA HEALTH CONNECTOR

It's finally here again—Medicare Open Enrollment or more precisely, the Annual Election Period (AEP). Every year, from October 15th to December 7th, Medicare eligible folks are able to do pretty much anything they want with their coverage. Some of my previous columns have addressed many of the details of those options but, simply put, you can add, drop or change virtually any plan and change to

or from any insurance company.

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

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

If the answer to any of these is no, then now is the time for you to get answers so you can make the right choices for 2022.

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

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

Instead, look for advertising

from local folks you know will be able to get you what you are looking for. They WON'T SELL your information to strangers. This simple tip will allow you to rest assured, you will not be overwhelmed again.

Once you have decided which person or place to call, do it. But, be ready to answer a few questions about what you currently have, what you are paying (some plans can be as little as \$0 per month!) and what it is you would like to improve or change with a new plan. Also, make sure you are ready to answer questions about your doctors and prescriptions so you can make sure what you are moving into will provide you with all you expect. You are looking for no surprises. So, also have a few questions of your own!

The bottom-line message is this; be not afraid. This time of

year, (AEP) is designed to help you make improvements, not make you relive the trials and tribulations of your initial enrollment.

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

Follow these simple steps and make 2022 your best health insurance year yet!

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State and is based in Niceville. He has been in the insurance industry for over 38 years and can be reached at his office at 850-842-2400 or his mobile at 978-509-2941.



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 Musings


By SEAN DIETRICH

JOHN—My angel story takes place when my wife was dying, and I watched everything go downhill in a matter of months. And every night, I would hear a voice tell me “You can get through this, John.”

On the night she died, I heard that voice again. And this time it was my wife’s voice saying, “John, I’m okay. Don’t quit believing.”

LYNN—When I was a young woman someone tried to attack me during a home invasion, but the man was never able to touch me. I screamed for help and something prevented the man’s hands from physically touching me, like he was paralyzed. I know it was an angel that saved me.

BARBARA—A few weeks

after my husband’s death, in a fitful sleep state, I heard my husband’s words spoken gently: “Honey, remember Psalm 30:11.” Then the voice went away.

The first thing the next morning, I looked up the verse. I found these words:

“Thou has turned for me my mourning into dancing; thou has put off my sackcloth, and girded me with gladness.”

KATHY—It was 1977 and we had traveled from Alabama to North Dakota for my grandparents’ 50th anniversary. I had twin girls—a daughter, a son, and another son on the way.

On the day we were loading the car, after the reunion, my sister asked one of the twins (Angie) to tell us about a dream she had.

Angie said, “Angels from heaven came down and brought me to heaven and I saw Jesus.”

I worried about it all the way home and for quite a while after that. But the memory of my daughter’s dream eventually faded.

Flash forward to 1978, the

girls were almost 7 years old. It was a sunny day, unseasonably warm, and the girls went to play outside with friends.

Suddenly, I had an overwhelming need to look out the window. It was as though the world was standing still. The children were just standing, not moving. And there, in the street, lay my daughter, Angie. I rushed to call 911 but in my heart I knew.

She had chased a ball across the street. An accident happened. She had a closed-head injury. I had been given a great gift of nearly 7 years with my “Angel” Angie.

SALETA—I was a hospice social worker, traveling to visit a patient. I had one hand on the wheel, watching the road and getting ready to merge onto a major overpass.

Suddenly, I heard a voice, so clearly, as if it were sitting next to me.

“Both hands on the wheel,” the voice said.

I was confused, but I put both hands on the wheel tightly.

A large van with a metal ladder on top came flying up from behind me and cut me off at the overpass exit. As they passed me, doing well over 80, the ladder flew off and landed in front of me. I was able to avoid it with inches to spare because I was somehow prepared. I’ve never forgotten that day.

KRISTEN—My sister was 8 in 1979 when she was diagnosed with a spinal cord tumor. After several unsuccessful surgeries my parents were told there’s nothing that could be done. My sister’s body began wilting away as she lost her ability to walk and use her arms.

She was 11 when a friend gave my dad a “Reader’s Digest” issue about a pediatric neurosurgeon doing experimental procedures for terminally ill children.

After a call to New York City, Dr. Fred Epstein invited my sis for a consultation. We live in rural North Carolina, and it was quite the undertaking to travel that far, but this was our only hope.

Dr. Epstein agreed to try the procedure but, of course, laid out all the possible opportunities for what could go wrong. My family flew home to make the decision and my parents had



very differing opinions.

But as soon as my mom stepped off the plane in Charlotte, something, an angel, began tugging on her. It was constant, relentless tugging, an invisible being working overtime on her. Mom had this feeling that we should do the surgery.

Three days later, Mom convinced everyone that the surgery should happen. Mom didn’t tell anyone for years about the angel. But it was the angel’s tug that gave us an extra 30 years with my “Sissy.” She was the 60th patient to try this experimental procedure, and it worked. And now my “Sissy” is an angel herself.

LEANNE—I had been visiting my mom as she had made the decision to not continue cancer treatments. I had been with her for two weeks and we spent hours talking about life, family, and faith. That was how we connected—long talks over the kitchen table, or on the phone across two thousand miles. We talked daily.

During one of our last conversations, we were talking about faith. I asked her, “So, Mom, when the time comes, and you are in heaven, please give me some kind of a sign to let me know that you’re there.”

In her own spunky way, she said, “Okay, honey, I’ll trip you.”

The following Sunday, as I was walking to my room, I had a misstep and went into a full frontal fall. I remember thinking, “Oh, how embarrassing.”

Thankfully, I caught myself before I hit the ground. But the moment I walked into my room, my phone rang, and my dad said through tears, “Mom’s gone, honey.”

When I realized the timing of the moment of my trip, I called my dad to tell him about it. To this day, we talk about

“the trip,” and we are both so grateful to God for letting us know that she made it home.

LISA—One day when my twins were napping, I was out mowing. I noticed a yellow jacket nest in the ground. So I got some wasp spray and proceeded to spray it.

Then, a neighbor I had never seen before was standing in the backyard next door and telling me to get away from the dangerous nest and run inside the house.

When my husband got home I told him about the wasp nest and about the neighbor who told me to get away.

My husband just looked at me and told me that no one lived in that house next door.

Then, when my husband went out to kill the nest and dig it up, we realized the nest was layers deep with thousands of wasps.

BRAD—Sean, I have an angel story. We were newlyweds. My mother-in-law was my wife’s best friend. They talked every day.

My mother-in-law taught high-school English and had a brain aneurysm in class. We rushed from Birmingham to Tupelo to the hospital to see her.

We stopped for gas where my wife went into the store and we accidentally locked ourselves out of the car. Frantic, I prayed for help.

Next, a bearded guy in a Led Zeppelin T-shirt asked if we needed help. He jimmed the door open. And when we turned to thank him, he was gone. We made it to the hospital and my mother-in-law squeezed my wife’s hand before she passed.

I’m like you, sometimes a skeptic, but I know what I saw with my own eyes that day.

ME—Don’t quit believing.

Sometimes Mother Nature can be a real mother



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A Pastor's Ponderings: Finding Quiet



BY PASTOR JEFF WADE, THE ROCK OF PANAMA CITY BEACH

I noticed that things are a little quieter around here today than usual. I just returned from a trip "into town" for a couple of things, something I wouldn't have dared to do just even a month ago. I'm one of those people who strongly dislikes traffic. For those who know me, to catch me crossing Hwy 79 headed towards Pier Park would be an anomaly. I've just simply

learned to, as best I can, adjust my life to living in a tourist town and avoid the mix of crazy PCB traffic. I'm very thankful for the thousands upon thousands of people who visit our beach every summer. I truly am. I just don't know why they all must get on the road at the same time I need to be somewhere, haha. C'mon, you know this is true. You need something at Target... but it's Friday afternoon... and you know people are coming off the beach headed out to eat... You've been there, right?

Do I really need to go out THAT badly?!?!

But today, it's closing in on the end of September and things seem quiet. Traffic was light, the lines at the gas pump today weren't long. I had no trouble checking out at the store. Parking was easy. It was just quiet.

I love quiet.

One thing that I have noticed being in ministry and pastoring people is that one of the greatest problems we encounter in this world today is the lack of ability to either BE quiet, or to be in a place where it IS quiet. Life is busy. The pace is fast. The kids have to be here, and the kids have to be there. There is work to be done, yard work to do, groceries to get, and dinner to be cooked. We have ball games, tee times, tennis matches, and business meetings. There are school events, church events, sports events, and family activities. It seems like there is time for everything under the sun except a quiet moment. And living in a fast-moving tourist town makes finding that quiet moment even more difficult than normal. If I'm being honest, even the "qui-

et" season isn't as quiet as it was even four years ago when God called my family here. So why is this important?

It's simple for me. I have learned that the most important moments of my day are those quiet moments that I get to spend with my Bible open in the presence of God. I think it's also why we are constantly faced with the spiritual battle of busyness and distraction. The intent is to keep us from being able to get still, to get quiet, to read our Bibles, to worship, and to pray. These things are incredibly important to those belonging to God. I want to challenge you to stop for just a moment and consider all the ways that you are distracted. I also want to ask the question, when is the last time you were just still and quiet and alone with God?

I'm so in love with God's word as contained in the Holy Bible. When I think about being quiet and battling busyness and distraction, I can't help but think of Psalm 46:10 which says, "He says, be still, and know that I am God. I will be exalted among the nations; I will be exalted in the earth."

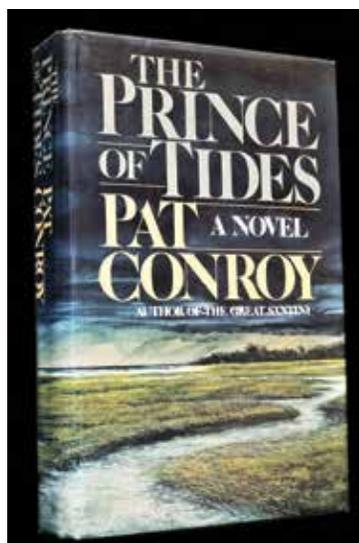
As a believer and follower of Christ, I don't see this as a suggestion or a recommendation. I see it as instruction for all those who love and follow Christ. Please stop for just a moment. Get somewhere you can be quiet and still. Know that he is God. And give him thanks for all the wonderful things he is doing in your life. It will change your entire outlook.



Book Review: The Prince of Tides By Pat Conroy

REVIEW BY JACK SMITH

My apologies to William Faulkner and James Lee Burke, I still believe Pat Conroy was the greatest writer to ever come out of the South. All three were true "Sons of the South;" they appreciated its charm and hospitality while never hesitating to explore the darker side. Pat was raised by an overbearing Marine fighter pilot and a Junior League mother. This contradiction of parental guidance helped Pat understand the Ying & Yang of the modern South. Although all of his novels are national treasures, I think "The Prince of Tides" is in a class by itself. Based loosely on his own family, he manages to capture the warmth and wonders of a childhood growing up on an island off the coast of South Carolina. The book also exposes a dark family secret that caused



the breakdown of each family member. Published in 1986, this became Conroy's most successful book and reviewers immediately acknowledged him as a master storyteller and national treasure.

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Design and Culture: Shop Local, Your Fall Treasure Map

It's finally starting to feel like fall outside and we are all ready for some pumpkin spice in our spaces! I know that many of you (if it hasn't happened already) are about to change the entire décor of your house inside and out. We also know there are some hardcore shoppers out there already preparing for Christmas. To help you get in the holiday spirit, we've pulled together a list of some of our favorite boutiques. They bring in new items regularly so don't forget to check back for special gifts and seasonal decorations as we head into winter.

Tassels Interiors is owned by Linda Mugglin, a local interior designer. Tassels has been designing spaces in Panama City Beach for over 15 years and they have a location at 12017 Panama City Beach Pkwy., Panama City Beach that's full of gifts, unique art pieces, lighting, furniture and more for all your fall and winter needs. One of my favorite fall items from Tassels is their animal print rug. They just scream cozy fall and make for a great gift.

The Beach House Market is the next stop for your fall shopping. Locally owned and operated by Tina Patterson, they have been here for over 15 years and are located on the west end of the beach at 17900 Panama City Beach Pkwy. They have a wide variety of antique furniture, lighting, art, gifts, and more. Vintage tea towels, praline mustard glaze, golden pecan pepper jelly, and some lovely brass pumpkins are a few of my favorite fall items available at the Beach House Market.

If you have your husband with you, **The Turtle Girls Market** is great stop for you as



right next door is the House of Handsome Barber Shop where your husband can get a haircut, beard trim, barber steam facial,

and even some nose hair waxing if needed. For all the local men that didn't know this existed, you're welcome! The Turtle

Girls Market is located at 7930 Front Beach Rd. and is locally owned by Laurie Berger. It has multiple vendors inside with lots of antique and handmade treasures for fall not to mention a great selection of unique Christmas gifts.

Nest Interiors and Gifts is located on the west end of Panama City Beach at 21901 Panama City Beach Pkwy. Owned by Andrea Mauldin, a local interior designer, Nest Interiors offers design services, but also has a boutique store with lots of beautiful treasures for décor and those special Christmas gifts. You will love her pumpkins made from velvet and her fall jewelry.

The Treasure Box will be

your next local stop for fall décor and Christmas gifts. Locally owned by Chris and Michelle Mauldin, it is located on Thomas Drive and if you blink, you might pass it. It is at 1711 Thomas Drive and full of treasures for inside and outside whether you're in search of décor for fall or that special Christmas piece.

A couple of other unique boutiques around town that I would like to mention are **The Salt Shed**, **Bob's House Furniture**, and the **Salty Mermaid Marketplace**. All of these local shops are very welcoming with great people. We hope you enjoy your shopping treasure map and shop local this fall for all your décor and special Christmas gifts!



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Christina Collection Now Available at Flooring Depot of Panama City

A little bit of HGTV has made its way to Panama City. Christina Haack, best known for her series “Flip or Flop” with her ex-husband, Tarek El Moussa, and “Christina on the Coast” has launched a new flooring line—and it’s sold exclusively right now in Bay County at Flooring Depot of Panama City.

The line features 21 different colors and styles, all hand-selected by Haack. The flooring is both scratch-resistant and waterproof, so it is perfect for high traffic areas and made for families that have children, pets or both. The flooring line is being distributed by Flooring Lines of Los Angeles.

In an Instagram video announcing the new line Haack says, “This flooring is a culmination of years of progress and I’m so excited. We have 21 beautiful colors, and it is extremely durable. It’s kid friendly. Dog friendly, but also looks amazing.”

“We are excited to showcase



the Christina Collection,” says Kristen Carter, sales manager for Flooring Depot of Panama City. “The product is made to last and comes with lifetime warranties for both residential wear and waterproofing. It has the DiamondWalk Waterproof Flooring seal.”

Color options range from light to dark and can be used in any design aesthetic. “The colors and options are beautiful

and reflect her style and design,” says Carter. “You can use these colors in any style home—from beach, to farmhouse chic, traditional and modern. There is something for everyone.”

The flooring is an SPC product, otherwise known as stone plastic composite or stone polymer composite. It is rigid core luxury vinyl flooring. The rigid core makes it extremely durable, and it can be installed on almost

any surface, including uneven subfloors.

What makes an SPC floor so durable? It has multiple layers. The first layer is attached underlayment. This is really the foundation of the product. With this layer, there is no need for added underlayment, it absorbs sound, and it makes the product comfortable to walk on.

The next layer is the rigid core. It’s stone plastic or polymer composite and designed not to warp or bend no matter the amount of water that it is subjected to. It’s not as soft, but it is durable.

The next layer is the luxury vinyl print. It is a high-quality image and gives the floor the aesthetic looks the designer intended. Last, but not least, is the wear layer. It helps protect against scratches, makes the product easy to clean and is stain resistant. The Christina Collection comes with a lifetime residential wear and waterproof warranty.

“We are excited to offer the Christina Collection to our customers at both of our locations. Our main showroom on 15th Street as well as our new location on PCB Parkway when that store opens on October 1,” says Carter. “We are always looking to add to our selection and to give our customers the most innovative product options and designs. We feel like this is going to be a great partnership with the Christina Collection and Floor Lines.”

About Flooring Depot of Panama City: Flooring Depot of Panama City was founded in 2018 and is family-owned and operated by Barry McEntire, who previously owned one of the top 50 retail flooring businesses in the United States. Flooring Depot offers the largest showroom and selection in Bay County. On October 1, 2021, Flooring Depot opened a satellite store at 19700 PCB Parkway in Panama City Beach. The beach location will also carry the Christina Collection.







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Sterling Breeze 606

Enjoy phenomenal views from this 6th floor 2BR/3BA+BUNK condo at Sterling Breeze in Panama City Beach. Located just steps from Pier Park, this beautiful unit is offered fully-furnished and ready to rent or enjoy. Vacation rentals ARE allowed at Sterling Breeze, but this owner has lived in this stunning condo since 2017. Since then, the seller has made numerous improvements which include: new toilets, new fridge, new fans, new wi-fi hot water heater, led lights, new dishwasher, new paint, NEW FLOORS, new disposal, new dehumidifier, and new light fixtures. Sterling Breeze is one of the only projects in PCB with grills on the balconies.

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Construction Starts on Latitude Margaritaville Watersound Town Center

The partners behind Latitude Margaritaville Watersound announced that construction has started on the Town Center. Latitude Margaritaville Watersound is located on Northwest Florida's gorgeous Emerald Coast near Panama City Beach and the Scenic Highway 30A corridor. It is the third of the incredibly popular, award-winning Latitude Margaritaville communities for those 55 and better who are growing older... but not up.

In April 2021, 13 colorful island-style model homes opened to an overwhelmingly positive response from homebuyers. Planned to be the largest of the laid-back lifestyle communities to date, the initial phase of Latitude Margaritaville Watersound is anticipated to include approximately 3,500 homes. Construction on the first phase of homes is in progress.

Phase one Town Center amenities include a dynamic Town Square that features an

amphitheater with a thatched roof bandshell, full-size concert stage, jumbo screen for concerts and movies, and special recessed dance floor that provides a little give and spring for dancers.

Dining and refreshment choices will include a two-story Bar & Chill restaurant overlooking the Intracoastal Waterway, Changes in Attitude Bar, and Overlook Bar. A state-of-the-art Fins Up! Fitness Center will include an indoor pool and spa. In addition, there will be a lagoon-style Paradise Pool with beach-like entry and Tiki Island.

Additional amenities include tennis and pickleball courts with lighting for night play and a Barkaritaville Dog Park. Future planned amenities include a Workin' N' Playin' Center, Last Mango Theater, Hangar Workshop for golf cart tune ups, and Barkaritaville Pet Spa.

Latitude Margaritaville's all-new approach to active adult living has captured the imagination of today's vibrant and



active adult home buyers. More than 550,000 are registered as Latitude Margaritaville Paradise Club members to receive ongoing information on the communities.

The Latitude Margaritaville sales center and model homes are open daily. Four distinct home collections, the Conch Cottage Collection, Caribbean Villas Collection, and Beach and Island Collections of single-family homes, capture the "no worries" tropical vibe that

defines Latitude Margaritaville. Floor plans range from 1,204 to 2,568 square feet under air with pricing from the mid \$200s.

Latitude Margaritaville Watersound is being developed in a dynamic partnership that includes master developer Minto Communities USA ("Minto"), global lifestyle brand Margaritaville Holdings, and The St. Joe Company (NYSE: JOE) ("St. Joe"). Latitude Margaritaville Watersound is the first of the popular communities to be de-

veloped in partnership with St. Joe. The first two Latitude Margaritaville communities by partners Minto and Margaritaville are located in Daytona Beach, Florida and near Hilton Head, South Carolina.

Latitude Margaritaville Watersound is located between Pensacola and Panama City, near Panama City Beach, and situated in the heart of St. Joe's vast Bay-Walton Sector Plan that encompasses approximately 110,500 acres with approximately 15 miles of frontage on the Intracoastal Waterway. Just a short drive from the famed Scenic Highway 30-A corridor with its beautiful white-sand beaches, this region is the embodiment of the relaxed, beachy vibe that is at the heart of the Latitude Margaritaville lifestyle.

In addition to the many Latitude Margaritaville amenities, St. Joe has plans for a future full-service public marina and

Continued on next page

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Not the DMV: Tax Collector Serves As an Independent Constitutional Officer

The Tax Collector's Office is often referred to as the DMV (Department of Motor Vehicles), but while it provides DMV services it is, in fact, not the DMV. The Tax Collector is an independent, constitutional officer elected by the citizens of the county in which they serve.

While Tax Collectors across the state serve as agents for the Department of Highway Safety and Motor Vehicles, the tax collector also provides services on behalf of our other state agencies and local taxing authorities.

The elected county office of Tax Collector in Florida was established in the 1885 State Constitution on the idea that property taxes were best collected and distributed at a local level. By being an elected office, it was determined the Tax Collector would be more responsible to the needs of the community

from which he/she was elected.

Since that time, lawmakers have added to the duties of tax collectors through legislation and tax collectors themselves have lobbied to provide additional state services at the local level to better serve citizens.

In Bay County, Tax Collector Chuck Perdue's Office currently provides motor vehicle and driver license services for the Florida Department of Highway Safety and Motor Vehicles, hunting and fishing license services for the Florida Fish and Wildlife Conservation Commission, birth certificate issuance for the Florida Department of Health, as well as, concealed weapon license application intake and renewal processing for the Florida Department of Agriculture and Consumer Services.

Each county tax collector is responsible for managing their

own budget, but the Florida Department of Revenue provides review and approval of the budget. The Tax Collector's budget is funded by the fees and commissions of the services they provide as outlined in the Florida Constitution. Additionally, an independent firm audits the office each year to ensure proper financial management.

What does this mean to Bay County citizens? It means fiscal responsibility and customer service matter to Bay County Tax Collector Chuck Perdue. As an elected official, Mr. Perdue listens to the feedback from customers and puts in place new processes and technology in his office to better serve Bay County. It also means he is bound to follow the processes and procedures of the state agencies he serves to ensure the proper documentation and requirements

are followed in carrying out transactions.

While the standards and guidelines for processing transactions cannot be waived by Mr. Perdue, the opportunity to hear directly from customers regarding matters does put him in a unique position to work for change on their behalf. Tax collectors are in a position to make lawmakers aware of how legislation impacts local citizens and some of the unintended consequences resulting from current laws.

Mr. Perdue currently serves as an officer of the Florida Tax Collector's Association, which provides tax collectors across Florida with a collective voice to meet with state agency leadership to discuss the challenges they see in their offices and the frustrations of customers. Additionally, it allows them the

opportunity to meet with legislators from all over the state to lobby for change in the areas impacting the services they provide.

The Florida Tax Collector's Association is working to make doing business more convenient for citizens. Currently, the Tax Collector's Association is supporting legislation to move the 1.5 million mobile home registration renewal dates to the birth date of the owner just as was done last year with heavy trucks. They are also piloting a program for mobile DL/ID card services for home bound and nursing home residents and implementing the ability to clear toll stops in tax collector offices.

For more information regarding the Bay County Tax Collector's Office and services provided, please visit BayTaxCollector.com.

LATITUDE

continued from previous page

commercial village adjacent to the community. St. Joe also recently announced plans to develop a health care campus just minutes from Latitude Margar-

itaville Watersound with Tallahassee Memorial Healthcare, Inc. and Florida State University College of Medicine (FSU). The proposed healthcare campus is planned for an 87-acre parcel near the intersection of State Highway 79 and Phillip

Griffitts Sr. Parkway. In addition to a 100-bed inpatient facility, FSU intends to utilize the campus for research focused on successful aging and senior living technology.

The Latitude Margaritaville Watersound sales center is lo-

cated at 9201 Highway 79, Panama City Beach, Florida. Open daily, Monday through Saturday, 9 a.m. to 5 p.m.; Sunday 11 a.m. to 5 p.m. Central. For information, call 866-524-0144.

For more information on Latitude Margaritaville and to

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 Business

September and October Have Historically Been the Most Volatile for the Stock Market



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

We often get the question or the comment regarding a market correction or worse, a bear market. We also take note that, historically, many corrections have been made in September and October. Why that is so is the subject of speculation. Most folks are focused on now vs. the past of course and with the market having rallied for over a year now and multiples at historical highs, people are beginning to wonder.

While market corrections can happen at any time, we would even suggest that by the end of the day this article is being

written, a correction could take place. Investors, understandably so, want to know if a market selloff is about to happen. The problem, at least in our experience, is that they don't ring a bell at the top, signaling people to get out and they don't ring a bell at the bottom signaling for people to get back in.

We feel investors should pay close attention to key drivers in asset valuations:

First, The Federal Reserve balance sheet. It has more than doubled in the past year and a half and is up tenfold since 2008. The current amount is \$8.357 trillion as of September 8th (see [federalreserve.gov/monetarypolicy](https://www.federalreserve.gov/monetarypolicy)).

The Fed's balance sheet is made up on the asset side of Treasuries and mortgage type securities that it has purchased on the open market. The more The Fed buys, the more money or monetary stimulus, is released into the U.S. financial system. Where does The Fed get the funds for those purchases? Typically, it is through creating or "printing" more money. There



are several factors that drive asset prices, and we feel that in this environment, the key driver is the growth of the balance sheet. So, as investors' worry grows over market corrections, keeping an eye on the balance sheet is a good indication of the amount of liquidity that exists in the financial system. The greater the liquidity, the greater the support for asset prices. If liquidity is withdrawn (through tapering as an example) that, in theory, means less stimulus and potentially less liquidity. That might mean asset prices could become more volatile.

Second is the yields on the benchmark U.S. Treasury as another significant factor that drives markets and or adds to or lessens volatility. We suggest that our clients pay most attention to the yield on the 10-year U.S. Treasury bond. Why? That is what most professional investors and market followers focus on. The yield right now is approximately 1.35%. Note the yield on the S&P 500 is very close to that. So, if the yield climbs significantly, we think (from what we have researched and concluded) to approximately double the yield of the S&P 500, that in and of itself would be a trigger or drag on stock prices.

Third, we continue to be wary of bonds and the implications yields can have on them and potentially the stock market. Should clients desire to invest in that area, we express caution as

we feel that climbing yields (because of inflation, an increase in the supply of Treasuries for sale as examples) would continue to put pressure on investment grade bond prices. Inflation's most recent reading is 5.3% year over year (it was 5.4% when reported last month). We would suggest investors consider high yield bonds or floating rate bonds in an economic environment such as this. While those carry greater quality risk, they might fare better than their investment grade counterparts.

Finally, and always, at The First Wealth Management, we encourage our clients to 1) concentrate to accumulate and then diversify to preserve 2) to monitor and make changes to their strategies over time vs overnight 3) consider the impacts that taxes can have on their savings and investments.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices are located in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone (850) 654-8124.

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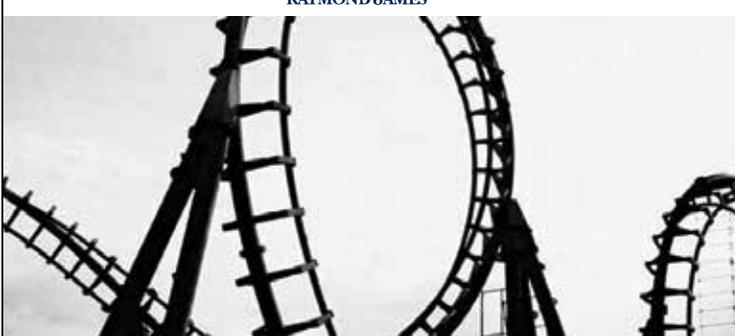
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Maurice Stouse
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Ask Apex: Water Damage



BY JEREMY NEEL

Dear APEX,

I am a local property manager, and I have dealt with several different restoration companies in my career. I am curious to know why some companies only install drying equipment, and others remove damaged material from the properties before installing equipment? Can you help me understand the process for future reference? ~James A.

Dear James,

We appreciate your question, and we will do our best to make the most sense out of an issue that has several determining factors. Let us start by first pointing out that every damage situation (loss) has many different variables that determine the correct approach. For professionally trained restoration companies, the first variable that needs to be assessed is the type of water that has affected the property. In the restoration industry water is divided into three separate categories: Category 1, Category 2, and Category 3. By IICRC (Institute of Inspection Cleaning and Restoration Certification) S-500 standards, the following is the breakdown of the three categories:

Category 1: This is liquid from a clean and sanitary source, such as faucets, toilet tanks, drinking fountains, etc. However, Category 1 can quickly degrade (within 24-48 hours) into Category 2.

Category 2: This category of liquid used to be called “grey water,” and is described as having a level of contaminants that may cause illness or discomfort if ingested. Sources include dishwasher or washing machine overflows, flush from sink drains, and toilet bowl overflow containing no feces.

(Please note that Category 1 water, when traveling through

Ask APEX

building materials is automatically elevated to a Category 2 level due to potential contaminants within the building materials themselves.)

Category 3: This is the worst classification and is grossly unsanitary. It could cause severe illness or death if ingested. It used to be called “black water, and sources include sewer backup, flooding from rivers or streams, toilet overflow with feces, and stagnant liquid that has begun to support bacterial growth.

It is important for you to know that a thorough restoration contractor will do on site testing to determine which category of water is affecting the individual loss. Once the determination has been made, it is time to move forward in saving the materials that can be saved and disposing of those that could potentially cause harm. Should Category 3 be determined, it is recommended that all affected materials be discarded. In a Category 2 scenario, it is recommended for drywall, carpet pad, and any wooden materials made of pressed board be removed and discarded. If Category 1 is determined, it is to everyone’s benefit to minimize further damage to the property by attempting to dry wet materials without removal.

The second variable to assess is the construction materials, components, and methods of installation. While some materials may be resilient, such as tile flooring, the method of installation could give a false sense of security with regard to long term damage and potential health risks. For example, if tile is installed directly on top of concrete, the potential problems are minimal. If the same tile is installed directly on top of a wooden subfloor, the risk becomes elevated as water can become trapped between the layers of building materials and can create the perfect breeding ground for mold growth and structural issues such as rot.

As you can see it is very helpful to have a basic understanding

of construction methods when it comes to restoring a water dam-

aged property. Of course, there are numerous variables that have to be considered on every loss simply because every loss is different. We hope we’ve given you some insight on how professional restoration contractors make decisions when it comes to water damaged properties.

Feel free to contact us for further information. If you have any questions regarding any property damage related to water, fire, mold, or storms and would like us to answer it in our monthly column, please call us anytime at (877) 307-3088.



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