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Reflections on 2021, Renewed and Resilient in 2022

According to Google, the most searched term for 2021 was not *coronavirus*. It wasn't *quarantine, delta*, or even *anti-bodies*, either. In fact, the most searched term was (drumroll please): NBA.

Yes, though the pandemic is still with us, the focus of world-wide internet users has shifted from virus variants to basketball, AMC stock, and birria taco recipes. It might be worth adding 'vacations in the Sunshine State' to that list, as in 2021, Panama City Beach's visitor numbers blew 2020 out of the beautiful emerald water in all the right ways, generating a 42% increase in the city's 1-percent tax on gross business receipts for this past fiscal year, as well as driving a boost from tourist development tax income, up 93% in April of 2021 over April 2020 (for more on this, see mypcblife.com/pcb-economyboosted-by-tourism-spike).

Keeping the city sailing smoothly along through another year of sunsets we can



thank the team at PCB City Hall headed by Mayor Mark Sheldon as well as Bay County Sheriff's Office (BCSO) under Sheriff Tommy Ford, and Bay County School District with Superintendent Bill Husfelt at the helm. We asked them all to share their thoughts on 2021 and hopes for 2022.

Mayor Mark Sheldon:

As we jump into the new year, we are excited about all the ongoing activity on Panama City Beach! From our Front Beach Road CRA project to making the beach smell better with odor control measures installed at the wastewater treatment facility, to an anticipated hospital ground-

breaking, we know 2022 will be busy.

This year we have potential changes to our outdated City Charter, to bring the City up to date on purchasing, hiring and other operational components. We are

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Americana Concerts Back at the Lodge



Americana Concerts in the Lodge at Camp Helen State Park are back and better than ever every other Saturday from January 8-March 5 at 6 p.m. For the first time, this year tickets will be available in advance online at Eventbrite.

The link will be posted on our website and Facebook page the Saturday before each show. There will be limited seats available for each show so they will book quickly and only two reservations per email allowed. NO exceptions will be made.

Only guests with reserved tickets will be allowed inside, but fans not able to attend live shows can watch online thanks to Visit Panama City Beach's sponsorship. Details will be on the FOCH Facebook page the week of each show.

The series kicked off January 8

AMERICANA

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Community

REFLECTIONS

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excited about the potential to expand our footprint at the Russell-Fields City Pier and we look



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forward to adding more beach lifeguards to our ranks through increased staffing and our new public-private beach safety partnership with Boardwalk Beach Resort. We are expecting another record-breaking summer this year and good things to continue citywide. This truly is an amazing community we live in and we anticipate 2022 as being another great year in Panama City Beach.

Sheriff Tommy Ford:

As I reflect on the challenges of the past year, I am so proud of the men and women of the BCSO. They rise to any challenge, making sacrifices without complaint. Whether it be



COVID related or day-to-day policing, they remain dedicated to serving the residents of Bay County. I am excited for 2022 and unveiling some projects that we have been working on for a while, like Bay ROC. The Real-time Operation Center (ROC) is proving to be a game-changer for law enforcement in Bay County. Also, over the past year, we have worked to strengthen partnerships between all law enforcement agencies in Bay County and the State Attorney's Office, 14th Judicial Circuit. By working together, we are stronger and able to provide the best services to the people of Bay County.



Superintendent Bill Husfelt:

While we all hoped for a return to "normal", last year was obviously anything but that. Despite the continued challenges, however, I am so proud of the way our community continues to come together to do what's best for our children. I continue to be humbled by the dedication, passion and commitment of our more than 3,000 employees and I know that they are determined to get our children through these challenging times with as much grace and compassion as possible. I'd also like to thank all of our first responders, medical professionals, community leaders and others who are making difficult decisions every

day to help ensure our collective safety. I am excited about 2022 and the opportunities we continue to have when it comes to rebuilding our hurricane-damaged buildings and ensuring our students have access to the very best educational resources we can offer to them. I appreciate the continued trust and support of our entire community as we do our very best to take care of the children entrusted to us.

In the article "Tough Times Never Last, Tough People Do!" Robert H. Schuler said, "We all go through difficulties in life. Sometimes, we just want to give up.... But often, when you look back, you realize that those tough times didn't last. In fact, they did more for you than success or good times ever could do. There's a reason why they say that tough times don't last, but tough people do. It's because when you don't give up, you come away a stronger and more resilient person.

As we look back and say goodbye to a challenging 2021, all of us at Life Media's family of local newspapers send you our most heartfelt wishes for a blessed and hope-filled New Year.











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PCB Chamber Valued Member Spotlight



Dermatology Specialists of Florida / Aqua Medical Spa: Your Local Skin Care Experts

Celebrating 16 years of caring for the Bay County community, Dermatology Specialists of Florida continues to add updated technology, new providers and expanded services to ensure comprehensive skin care for patients of all ages at both their Panama City and Panama City Beach office locations.

Patients of Dermatology Specialists of FL and Aqua Medical Spa have access to a skilled team of physicians, certified physician assistants and aestheticians who are trained in the medical and surgical subspecialty of dermatology. Physicians and co-owners Jon Ward, MD and Michael Stickler, MD have each performed over 20,000 Mohs micrographic surgeries to successfully treat skin cancer in patients under their care. They are proud to have both recently passed the American Board of Dermatology's 2021 Micrographic Dermatologic Surgery Subspecialty Certification Examination making them among the first in the nation to be dou-



AQUA

ble board-certified in dermatology and Mohs micrographic surgery. A certification in this subspecialty demonstrates a high standard of knowledge and skill in Micrographic Dermatologic Surgery, along with a dedication to life-long learning in the field.

Dr. Haley Lewis, a Bay County native, joined Dermatology Specialists of Florida in September 2021 and sees patients at both the Panama City and Panama City Beach offices. Dr. Lewis earned her medical degree at the Alabama College of Osteopathic Medicine in Dothan, completing her residency in dermatology at Goodman Dermatology in Atlanta, Georgia. She also holds a Master of Public Health degree and a Bachelor of Science degree both from the University of



Florida. While in her residency, Haley also co-authored several articles, one of which has been published by the National Center for Biotechnology Information and another presented at the American Academy of Dermatology's Spring conference.

"I am very excited to welcome Dr. Lewis to the practice," said Dr. Ward "She worked as a medical assistant for us in 2007, before deciding to go to medical school and we always hoped she would return here to practice medicine. She is going to be a

great asset to our team and to the community."

Rounding out the professional team of providers at Dermatology Specialists of Florida are certified physician assistants Angela Danley, Barry Newton, Ariel Perry, and Heather Preisser. Having a full team of committed and experienced skin care experts allows us to offer patients quick access to care. In fact, our pledge to patients is "Call today and be seen this week." You can trust our experts to care for everything from skin

cancer diagnosis and treatment, including Mohs micrographic surgery and Superficial Radiation Therapy (SRT), to acne, rashes, and chronic skin conditions such as psoriasis.

To ensure we offer comprehensive skin care to include medical, surgical, and cosmetic, we have a full menu of anti-aging services available through our Aqua Medical Spa. We offer complimentary consultations with our aestheticians Mary-Catherine Dismukes or Meredith Murphy in Panama City and Brittany White in Panama City Beach. Their treatments include facials, chemical peels, Coolsculpting and more. For a full list of services or to shop for medical-grade products online, visit AquaMedical-Spa.com.

For more information on Dermatology Specialists of Florida or to schedule an appointment, please visit My-DermSpecialists.com or call (850) 233-3376.

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PCB Chamber New Member Spotlight



Introducing: FASTSIGNS of Lynnhaven

By SANDI SIMS

I never thought I would wind up owning my own business, but here I am. My husband lost his job in early 2019 and we figured we would just "semi-retire" in the Panhandle area... maybe take a low stress, part-time job and enjoy life. We both quickly realized that we weren't ready to retire. Sitting around the house was driving us both crazy so we started looking for work opportunities. We soon zeroed in on this franchise opportunity called FASTSIGNS. Since it's a B2B (business-to-business) we could still enjoy weekend life and stay engaged in the local business community. FASTSIGNS of Lynn Haven is now helping local businesses and organizations improve their visual communications and raise awareness throughout the area.

How have we helped our customers?

We have helped local churches present fresh, new imagery for their constituents. We have designed and installed large signs advertising both new and existing businesses. We have created countless vehicle graphics for businesses and individuals who need to or are required by law to display important identifying information on their trucks, semis, trailers, boats, and cars. We have helped businesses build their identity, including logos, slogans, fonts, icons,



and colors. We have designed and produced banners and yard signs of all sorts and sizes to help our more budget-conscious customers efficiently get their messages out to the public. We have customized business cards and branded wearables, pens, and other items with logos and names. We have created stickers, labels, large format

photo prints, and customized backdrops and wall coverings. We have installed beautiful and functional window film and perforated vinyl window coverings to help reduce energy costs. In fact, with the support of a massive network of over 35 years of experience, our capabilities are limited only by the imagination.

How do we do it?

Whether our customers want something fun and whimsical or something more serious and professional, our skilled team can help them through the needs assessment process, identify the most promising options, and then design, produce, and install whatever is needed to meet their needs. We take great

pride in everything we do and truly want our customers to be not just happy but thrilled with the results. We often exceed expectations through a very simple practice of really listening to our customers and helping them understand what they need, not just what they think they want. Think about it: would you rather spend your limited budget on something you think you want or something that truly solves a problem?

FASTSIGNS of Lynn Haven provides solutions for all your visual communications needs. Give us a call at (850) 730-1414 or visit our website, fastsigns. com/2340, to request a quote or consultation.

AMERICANA

continued from page 1

with Passerine. Harmony, musicianship, songwriting and extraordinary vocals, Passerine has it all... and then some.

On January 22, the FOCH welcome Paul Kamm & Eleanore MacDonald to the Lodge. They offer haunting melodies,

strung with some of the best, most intricate harmonies ever heard. Beautiful voices, rich songwriting and stellar musicianship are the hallmarks of this California duo.

With a big voice, bigger heart and killer lyrics, Ellen Bukstel graces the stage with her amazing stage presence on February 5. Never one to shy away from truth, she sings about it all.

Reckless Saints and their Blue-Twangled Folk n Roll performs February 19. This duo has a grace with words, musicianship, vocals and harmony that's unrivaled. Live shows are a must see.

March 5 sees The New 76ers (thenew76ers.bandcamp.com) take the stage. The audience can

expect a cloud 9 performance as The New 76ers close the series. Familial harmonies and divinely inspired musicianship and songwriting set this Tallahassee trio apart on the highest level of art.

The Friends of Camp Helen are also renting kayaks year round for the first time ever. Kayak/SUP rentals are available 7 days a week by online

reservations ONLY. Reservations must be made 24 hours in advance. Kayaks will remain open for reservations through the Winter and open for walk-in business March 1.

Camp Helen State Park is located at 23937 Panama City Beach Parkway (Highway 98), Panama City Beach, just west of the Lake Powell Bridge.





Lifeguards at Boardwalk Beach a PCB 'First'

By Ed Offley

Every year, beachfront resorts along the Gulf of Mexico entice prospective visitors with advertising campaigns that tout direct access to the sugar sand beach and emerald-green waters.

Beginning in April, visitors to one PCB resort will find a unique addition to the list of amenities: enhanced beach safety.

Boardwalk Beach Hotel & Convention Center has become the first tourist destination on Panama City Beach that will include a manned lifeguard program for the benefit and safety of its guests, said Michael Greer, vice president of Royal American Hospitality Inc., the resort's management company. Boardwalk Beach includes the convention center and two hotels at 9600 South Thomas Drive. The lifeguard program will cover the 900-foot segment of the beach in front of the two hotels.

"Internally at Royal American, we have discussed many times over the past ten years a desire to have lifeguards on our own beach," Greer told PCB Life. But as with other beachfront tourist accommodations, the "extreme cost" of liability insurance long made such a program prohibitively expensive, he said.

What has made the program possible is a public-private partnership between the city and Boardwalk Beach in which the business pays for the equipment and operating costs while the



city hires, trains and assigns lifeguards to the resort. Under the partnership, the lifeguards are deemed city employees and thus fall under the \$200,000 liability cap set by state law for municipalities.

The lifeguard program at Boardwalk Beach promises a new era in beach safety for the local tourism industry, Greer and City Councilman Paul Casto agreed in separate interviews.

"They are the first," Caston said of Board Beach.

The lack of beach lifeguards along the twenty-two-mile Gulf beachfront has plagued the regional tourism industry for decades, with recurring spikes in drownings. Since 1982, public records show that 235 people lost their lives while swimming in the Gulf here.

Experts have long cautioned that the underwater topography of the beach and prevailing gulf tides regularly generate dangerous rip currents that can appear with scant warning and overwhelm even the most experienced swimmer. In response, the city and Bay County for years relied on the familiar colored flag-warning system to alert beachgoers of dangerous conditions. Beach safety experts have decried the flags as ineffective without the presence of manned lifeguards.

After twelve people drowned in the Gulf in 2019, the PCB City Council reversed decades of opposition and organized a manned lifeguard program with stations at the Russell-Fields Pier and roving patrols for the rest of the city's 9.2-mile beachfront (with the Bay County Sheriff's Office providing patrols along the county beachfront). City Council also toughened beach safety ordinances that include a \$500 fine for swimmers entering the water when double red flags are flying.

Operated by the Beach Safety Division of the city's fire rescue department, the public lifeguard program in 2022 will have a \$1.056 million operating budget with seven full-time positions and about 15 seasonal lifeguards, said city spokeswoman Debbie Ward.

City Council first unveiled the public-private partnership concept in 2020, but the outbreak of the COVID-19 pandemic earlier that year delayed implementation.

partnership, Under the Boardwalk Beach will pay the city \$129,477 this year, which includes a one-time charge of \$43,836 for equipment and \$85,641 for personnel costs. The program will feature a lifeguard station along the Boardwalk beachfront with a minimum of two lifeguards on duty from 10 a.m. until 6 p.m. each day between April 6 and September 6. All lifeguards will be certified for 'open water" rescue as dictated by the United States Lifesaving Association.

"The City will monitor persons present on the beach and swimmers within the designated lifeguard areas... and educate them on the beach flag system, rip currents, surf conditions and safety issues," the agreement

states. "In addition, the City will provide and coordinate rescue activities and emergency response."

"They are the first," Casto said of Boardwalk Beach.

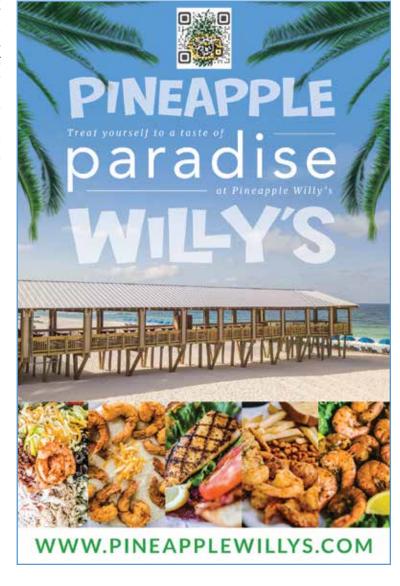
Both Greer and Casto expressed disappointment that no other resorts to date have signaled an interest in participating in the public-private venture.

"The private sector benefits greatly from this beach and emerald water, it's the number one attraction why our visitors travel here," Greer said.

Casto said he hopes Board-walk Beach's lifeguard program will still encourage other businesses to participate. "Maybe the rest of them are sitting around and waiting to see how this comes out," he said. "This may bring other resorts to join."

Meanwhile, Greer said Boardwalk Beach plans to include its unique lifeguard program as a selling point for tourists. "We want every visitor to PCB to know that the world's most beautiful beaches are also safe — and which one(s) are the safest."







All Paws on Deck: 30A Cats to the Rescue

We're excited to announce the creation of "30A CATS" -- a non-profit organization -- formed to help manage the overpopulation of stray and feral cats and kittens in the region, primarily along Highway 30A and parts of Highway 98. Bridget Kornder, founder of 30-A CATS, has resided part time in the 30A area for over 10 years. Over time, she discovered that there is an ever-increasing population of stray and feral cats that live in our area. Unfortunately, the situation is exacerbated because Walton County, unlike most other counties in Florida, does not offer a low-cost spay/ neuter alternative to area residents and their pets.

"As a life-long animal lover, I decided to start a nonprofit 501(c)3 so that every dollar donated can go straight to help the stray and feral cats who are so desperately in need in Walton County. One unspayed female and her offspring can produce

an astounding 5,000 cats in 7 years," said Kornder.

Kornder launched CATS in April of 2021 with a group of seven dedicated volunteers, none of whom are compensated for their time, talent or services. Trapping, neutering and releasing (TNR) has proven to be a highly effective method to help control feral cat populations. Since April, the volunteers of 30A Cats have trapped, neutered and released over 700 cats/ kittens along Highway 30A and Highway 98. In October, the organization hosted a free vaccine clinic for cats and dogs where over 120 animals were given free vaccines. The organization has spent \$120,000 to date through private donations. "We're able to find homes for many kittens, but we continue to have many colonies of cats in neighborhoods and planned communities," said Kornder. "We have amazing volunteers, but we are in desperate need of even more volunteers,

fosters, adopters and donors to help support our cause to reduce populations and care for these beautiful creatures. 30A CATS is already making a huge impact, and we are committed to helping provide a sustainable solution to the overpopulation of cats in our area," she added. "We also are in dire need of funds for food, vet care and vaccinations to take care of existing populations." Contributions can be made through the organization's website 30ACATS.ORG or through their Facebook page 30A Cats. Also, be on the lookout for the GO FUND ME campaign being

set up to raise money to advance the 30A Cat mission through the purchase of a mobile spay/ neuter clinic to offer a low-cost spay/neuter solution for Walton County Residents and help supplement existing services in Bay County.

Eligible Bachelor: Lakewood Lou

Lakewood Lou may sound like a bass player's name in a jazz band but he is one cool six-month old kitten living with 30A Cats. He came to us with his mom, dad and two brothers, found by 30A vacationers. Ken and Chrissy of North Carolina helped the local 30A cat volunteers with the very wet and eventful rescue. As we first set the trap and backed away to give the mom and kittens space, one of the volunteers stepped into the beautiful rental house pool! The littlest one was the hardest to trap, but once they did, Ken and Chrissy adopted him and named him "Frank" from Leonardo Dicaprio's movie "Catch me if you Can."

Daddy O and Suzy Q, the feral dad and mom who are also all black, were trapped and neutered. Mamma Suzy Q surprised us all and loves being an inside/outside cat and wants purrs and pets before any meal. She is still hanging out with Lou at her foster home until someone new sings "Suzie Q, I love you."

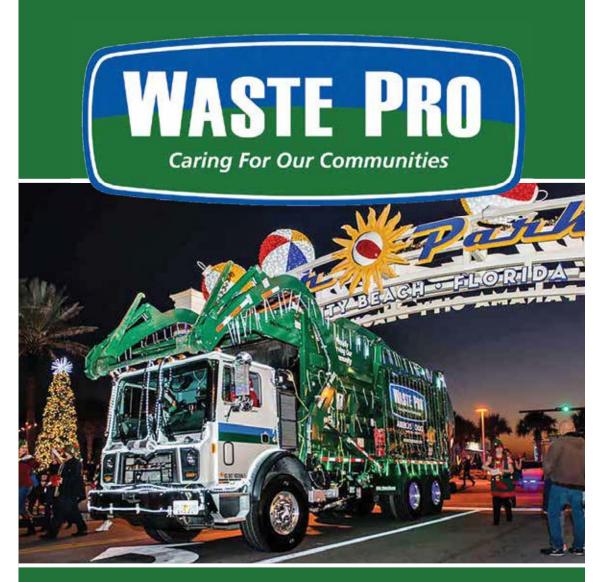
Lakewood Lou loves that the foster has new kittens for him to play with. He shows them how to play with the ping pong ball, eat off the dog's



plate, hold a churu treat, and makes sure they get a bath before their next catnap. Lou is a great napping buddy - and rarely sleeps alone. Mamma, little blind Pippi, and Little Bear (more of 30A Cats' rescues) all take turns getting to snuggle with him.

Black kittens are abundant on 30A because of their ability to hide from predators like eagles, ospreys, coyotes, and bobcats. We even find that the tuxedo cats in the area are losing much of their white so they can be camouflaged. Black cats can be hard to adopt even though other countries consider them good luck. 30A Cats find that the black kittens in this area have the sweetest, smartest, gentlest personalities and are very accepting of other cats and dogs.

If you are cool enough to have a black cat, message 30Acats.org about Lakewood Lou, Suzy Q, Little Bear or put your name on a list!



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Looking Ahead to 2022... Fishing, Cruising and Fun!

As one year closes, another year is before us... and what a great year 2022 should be!

Winter fishing continues with many of the private charter boats and the Treasure Island head-boats on Grand Lagoon. Be sure to check them out for some great winter fishing.

Capt. Anderson Marina's season opens with Valentine's Day as sweethearts board the Capt. Anderson III for a cruise on St. Andrews Bay looking for dolphins and other local wildlife, not to mention that fresh salt air! Those cruises will be from 12-1:30 p.m. and from

4:30-6 p.m. and are available to book online as well as by phone or in person.

New this year will be our Valentine's Dance scheduled at the all-new Capt. Anderson's Event Center from 2 p.m. until 4 p.m. Come enjoy your favorite tunes of days gone by, sip a little refreshment, snack on some delicious treats. Reservations can be made online for this event also.

Full time fishing and sightseeing cruises begin March 1 with the opening of Triggerfish season. Other species available are Red Grouper, and Vermilion Snapper (Beeliners) and many other species. Charter Boats will be watching for Cobia, Spanish Mackerel, and King Mackerel to make their way up and across the coast as the Gulf waters warm up.

With May, we can harvest Greater Amberjack. And boy, are they fun to catch!

In June, the Red Snapper and Gag Grouper seasons open. Of course, everyone loves their Snapper!

Throughout the year Grand Lagoon offers many special events-be sure you mark your calendar. Almost all benefit local non-profits, keeping your 'fun' dollars in the community to promote local businesses as well as benefiting those less fortunate.

Be on the lookout for Tacos & Tequila Fest May 7, 2022, held annually at Hammerhead Fred's. Come taste and vote on the best Tacos and Tequila specials prepared by Grand Lagoon's own chefs and baristas.

Freedom Rocks on July 3 is Grand Lagoon's salute to liberty with a beautiful fireworks



display that can be seen from all the businesses and homes around the Lagoon, as well as from the many boats that want to get more up-close and personal. Rain or shine, this celebration is awesome!

As the summer fun wanes, the fishing does not! The Second Annual PCB Fishing Rodeo will be hosted again at Capt. Anderson's Marina in September and October. (Stay tuned for all the fun to come!) Find out more details at www.pcbeachfishingrodeo.com . For a Pirate-y Finish to the PCB Fishing Rodeo, the final day of Pirates of the High Seas and the Rodeo ends with a grand celebration on October 9 at Capt. Anderson's Marina. What could be more fun than

fishing and a pirate boat chase!

Grand Lagoon's Bloody Mary Fest is always a hit with locals and visitors alike. It is hosted annually by the Sheraton PCB Golf & Spa Resort. Local restaurant chefs and baristas come out again to the annual challenge to compete for ``Best Bloody Mary in the Grand Lagoon.'' Find out more about Grand Lagoon events at www. grandlagoon.com .

We will be presenting the 10th Annual Bethlehem Christmas Village, reason for the season, December 7 through the 10, 2022.

Watch for Bay Community Events coming soon to offer special speakers from all over the U.S., who will be hosted at Capt. Anderson's Event Center.

Happy New Year to all! And remember.... When planning your fishing trip, Capt. Anderson's Marina is home to 3 large head-boats, 35 private charter boats, and 4 dive boats... and Shell Island/Dolphin Cruises.

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







Know Your Neighbor: Amanda Willingham

By Mary Capps

Creating beautiful environments and helping in the community is a passion for Amanda Willingham. She is currently an Ambassador for the Panama City Beach Chamber of Commerce, serves as Vice President of the Tyndall Air Force Association (AFA) and owns her own furniture store and interior design business. She and her family love living in the area and enjoy all that Bay County has to offer.

Originally from Dallas, Texas, Amanda moved here eight years ago and for the past two years has lived in Dolphin Bay with a house near the water of Grand Lagoon. She and her seven-year-old son, along with

their two French bulldogs, Nelly and Leo, get to enjoy year-round sunsets from the back porch.

Both of Amanda's grandfathers were in the military and she is aware of the challenge of relocating. "It can be very stressful changing environments," she shares. "I am passionate about helping military families settle into a new home and get to know the area." She is certified as a Staging Professional and a member of the Real Estate Staging Association, so these skills enable her to work with the families to organize and arrange their new home to be comfortable and aesthetically pleasing. "I have loved decorating since I was a child and am happy, I can help others now."



Amanda's desire to assist the military has been a constant in her life. She was the Director of Community Relations for Tyndall, a member of the Board of Directors for the Navy League of the United States, Bay County Chapter and received an award for best fundraiser. She raised money to support the summer camp STEM program for 7th to 10th graders, which teach classes in science, technology, engineering, and math. Also, as Vice President of the AFA she has helped raise funds to support Airmen and their families.

Her community work extends beyond the military. "My son attends Academy Christian School, and he is involved in football, basketball, and soccer which keeps us very busy," explains Amanda. "I try and help out in any way possible."

She opened Amanda Will-

ingham Interiors in 2020 on Thomas Drive and states her personal style reflects luxury, functionality, and a balanced mixture of contemporary and classic tastes. In order to create beautiful environments for others, Amanda attends the Home Shows and buyers markets in Dallas and Atlanta to find the perfect products. She now has a new designer working with her to cover more territory.

"Enjoying work, life and recreation in this area has been very fulfilling. We love fishing, going to the Panama City Yacht Club and the many restaurants and music venues. It is a wonderful way of life," Amanda sums up. "We are very blessed and appreciate this community."

A Thriving Ecosystem of Entrepreneurship



By Marta Rose-Thorpe

Meet the newest member of the TechFarms team, Joshua

Koterba. As the marketing force of this bustling tech incubator that's situated in the Grand Lagoon's industrial park across from the Navy Base, Josh wears many hats. "In the nature of a new venture, lots needs to get accomplished," he says. "I help with branding and community development, help organize and gather people, and tell the story of what's happening at Tech-Farms. The biggest question we get is 'What do you do?' Tech-Farms helps startups that need to grow, by providing workspace, capital, resources, and services so that they can be bigger and better."

As Josh and I discuss the current state of things at Tech-Farms, the question that keeps resurfacing is, "How do we build a thriving ecosystem of entrepre-

neurship here in Bay County?" "The number of entrepreneurs in Bay County is growing," he observes. "We have an entrepreneurial spirit, and I hope we can grow what's happening here."

According to Josh, there are three parts to growing this ecosystem. "The way we start is that we gather everyone," he explains. "We then tell the story of what has been happening, and finally, we educate and encourage people." He references Boulder, Colorado as a thriving startup community with numerous multi-million-dollar tech companies that have been grown and sold. "I see more physical, product-based companies starting up here locally, over software," he "Drone development that is tech-enabled. Chaos Audio, an iPhone-controlled guitar pedal. It'll take more people to take mitigated, measured risks in order to achieve more startups."

A startup seeks a new business model, he says, something that is scalable. It's trying to solve a need. "Our goal is to

come alongside that startup and help them incubate that idea and turn it into a full-scale company." TechFarms has multiple resources for the budding startup. TechFarms Capital is a venture capital fund that has raised a couple million dollars into tech startups. TechFarms Coworking Space offers space for people to work, host events, and gather. The Small Business Development Center (SBDC) located inside the TechFarms facility helps small businesses get set up with an LLC, build their financial model, and secure funding, etc.

"When we do things together, we're better," Josh asserts. "Community wins over competition, every single time." To that end, "Startup Stories" is a new TechFarms event that takes place on the first Wednesday of every month from 9 to 10 a.m. "The idea is to bring the Tech and Startup Communities together. People tell the story of their entrepreneurial journey. A couple of people share each time. We serve coffee sponsored

by Amavida and do a little networking. Around 35 people attend – entrepreneurs and people who want to support entrepreneurs"

Mark your calendar for the

next "Startup Stories." To learn more about TechFarms, visit TechFarms.com and check out their Facebook page @techfarms.







Let's Get Growing with Julie: If Your Trees Could Talk



By Julie McConnell, UF/IFAS Extension Bay County

Florida Arbor Day is Friday, January 21, 2022, which has me thinking about trees. Restoring the urban canopy that was severely impacted by Hurricane Michael has been a goal of this community for the last three years, but in addition to replacing trees it is important to properly maintain our trees. I write articles and have discussions with people about tree care frequently, but driving around Bay County I continue to see bad installation and maintenance practices everywhere I look. Maybe no one wants to hear what I have to say, but what if your trees could talk to you? Below is what they would tell you if they could.

My roots need oxygen, stop burying me under soil, thick mulch, and sod!

It is a well-known fact that roots absorb water and nutrients, but did you know they also need oxygen to function? Trees planted too deep, in compacted or saturated soils, or roots buried beneath thick mulch or sod have limited access to oxygen. This oxygen deprivation will inhibit growth and eventually kill roots which negatively impacts tree health leading to stunted growth and eventual death of the tree. Not sure if you planted me too deep? Look for my root flare (base of the trunk that curves outward found on most trees) if you can't see it, I am probably slowly suffocating.

Give me room to grow – above and below ground!

Be hopeful when you plant a tree that it will survive for generations and reach its full potential. If I have a mature height of 50 feet with a 25-foot spread,



please don't plant me three feet from your house under 12-foot utility lines. You will eventually destroy my canopy to avoid these structures. Don't forget to consider underground growth — my roots are critical for survival and need room to extend 2-3 times the width of my canopy. Give me room to grow without restrictions such as sidewalks, driveways, roads, septic systems, or other underground obstacles.

Step away from the chainsaw!



Trees do not need to be "deadheaded" to produce flowers. Crape myrtles will bloom regardless of pruning and heavy pruning comes at great cost. Removing woody tissue eliminates vast amounts of stored energy reserves – energy needed to produce leaves, flowers, and stems (like the ones you just removed). Long term heavy pruning gives me knobby scar tissue, weak branching structure, reduced growth, and attracts those pesky

aphids that are drawn to succulent new tissue which I am pressured to produce each Spring. Although other trees are not routinely cut to produce flowers like crape myrtles, they are also often over-pruned or have cuts made improperly which can lead to internal rot. If you or the tree trimmer you are considering hiring do not fully understand tree physiology, find someone who does. Locate a certified arborist at https://www.treesaregood.org/findanarborist/arborist-search

To learn more research-based facts about trees visit https://hort.ifas.ufl.edu/woody/fact-sheets.shtml

Julie McConnell can be reached at juliebracconnell@ufl.edu. 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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New Approach Brings Hope

A few months ago, Sheriff Tommy Ford decided to approach the problem of addiction and mental health from a different perspective. How could the BCSO offer help to those who suffer from addiction issues or mental health conditions that have caused them to come to the attention of law enforcement? Sheriff Ford spoke to experts working for the Northwest Florida Healthcare Network. Out of that meeting came the new Care Coordinator positions at the Bay County Sheriff's Office.

Meeting Goals

Audrey Corley is a Care Coordinator for the Bay County



Sheriff's Office. Audrey works at the Bay County Jail with inmates as they reenter our community. She has a BA in psychology with a minor in forensic studies from the University of West Florida and a master's degree in criminology from Florida State University. Audrey works with inmates that have mental health or substance abuse disorders to connect them to resources to help them succeed upon release from incarceration. Her goal is for the individual to go back into the community with the tools and resources to succeed and not re-offend.

"Individuals often want help," Audrey says. "But they do not know where to begin or think it's just not possible to receive treatment, find support, or meet their goals."

Audrey works hard to introduce inmates to community resources that exist to help them achieve their goal: to become a contributing member of their community.



A Life Of Service

"I want to help where I am needed." These words define the life of **Rick Everett,** another one of the Care Coordinators at the Bay County Sheriff's Office. Rick has a degree in Social Rehabilitation, with minors in Psychology and Physical Education. His MA is in guidance and counseling. Rick brings a wealth of experience to the BCSO, having served communities in Florida and Alabama in Children's Homes, Community Centers, Schools, Residential Homes, and Detention Centers. He was the first Juvenile Probation officer in Dale County, Alabama.

By developing the Care Coordinator program, Sheriff Ford has initiated one more way the BCSO can serve the people of Bay County. This program was made possible by a grant through the Northwest Florida Healthcare Network.

Calling all Nature Artists and Photographers!

Mark March 18 and 19 on your calendar in red - these are the submission drop-off dates for the Bay Audubon - Bay Arts Alliance Fine Arts & Photography Exhibition/Competition. Leave all submissions at the Center for Arts, 19E 4th St, Panama City on March 18 from 10 a.m. to 6

p.m., or March 19 from 10 a.m. to 4 p.m. Accepted entries will be exhibited at the Center for Arts starting April 1 (doors open at 5 p.m.).

Anyone with a keen eye for photographing or painting nature in all its breathtaking heterogeneity is eligible - be it birds skittering on a secluded beach or landscapes of mountains majestic. Even if you don't have lots of photos or art, there is still time to capture new images on paper or canvas, and join the others.

Complete rules (not complicated) for the event are posted to our Chapter's website, www.

baycountyaudubon.org and on FaceBook. Again, entries are due and must be dropped off at the Center for the Arts between March 18 and 19.

Let's all get re-connected to Nature at our April 1 show, reliving your memories as you share them with others to enjoy.



Hey Buckaroo, think I'll mosey on over to The Powder Room.



Whether you mosey, lope, trot or gallop, get on over to The Powder Room and check out the great deals on the world's finest firearms.





Bay County: Results from the Christmas Bird Count

Bay County's 58th annual Christmas Bird Count took place on December 18, 2021, where participants tallied 17,755 birds and 134 different species.

The 134 on count day is a slight decrease from our 20year average of 137. However, the number of species observed can be influenced by weather, observers, and habitat changes. Count day results from the last 5 years are as follows: 2016 (140), 2017 (144), 2018 (134), 2019 (136), 2020 (133).

The most abundant species observed in 2021 were 4261 Tree Swallows, 1201 Mourning Doves, 1177 Laughing Gull, 1115 Brown-headed Cowbirds, and 878 Yellow-rumped War-

Each year, participants also look forward to the thrill of getting to see something unusual. Unusual can come from



spotting a rare species or being overwhelmed by sheer numbers of a species. Here are some of Bay County's 2021 highlights: 1 American Bittern, 1 Lincoln Sparrow, 1 Rufous Hummingbird, 1 Prairie Warbler, 1 Whippoor-will, and 8 White-winged Doves.

This year, 55 people contributed to the Bay County count, most of them heading out to



pre-scouted locations dawn to listen for owls or catch birds rising with the sun, and there they stayed until after sunset. There are a few participants that standout as showing extraordinary dedication. Over the history of Bay County count, 9 individuals have participated for more than 25 years, including Ron Houser (44 years), Candis Harbison (41 years), Joe Harbison (30 years), Ed Keppner (30 years), and Lisa Keppner (29 years).

For most, the holiday season is filled with the smell of pine trees and cookies and packed with family and community traditions. For some, the holiday season also includes the Christmas Bird Count (CBC) and participants join others across North America counting birds in both wild and developed spaces. The CBC is a longstanding American tradition. Led by the National Audubon Society, the first count was held in 1900 as a bid to replace holiday game hunts with a conservation-focused citizen science project.

The count data collected is shared to the National Audubon Society webpage. Audubon and others use the CBC data to monitor population trends that will help guide conservation efforts. Each annual count

provides a snapshot of the birds at a given time and place. It is hard to draw conclusions from one year to the next, because changes often happen gradually. To understand trends, it is important to analyze data taken over several years. Accordingly, we hope to keep the CBC tradition alive in Bay County for many years to come. The CBC data represents one of the only conservation tools available for assessing the long-term trends in bird populations of North America and we consider ourselves fortunate to contribute to

Anyone wanting to get involved in future years can contact Raya Pruner or Marvin Friel: Raya.pruner@gmail.com marvin.bojo.friel@gmail. com. You can also find more information at the Bay County Audubon Chapter's website, baycountyaudubon.org.

club works to provide fun parties

for the residents for Christmas,

Rotary Club Awarded for Community Contributions

By David Wesley

the Emerald Coast was awarded

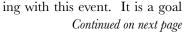
Recently, the Rotary Club of the District Rotary Club of the

Year award for 2020-21. Out of 50 clubs in the 25 counties of District 6940, this club earned the award by doing so many of the things that Rotary values in

its members and clubs.

The Rotary Club of the Emerald Coast has consistently reached out to the Veterans at the Sims Veterans Home. The

Mardi Gras, and Halloween. Unable to do in-person parties for much of the year, due to the pandemic the club did not stop but had their Rotary Community Corps club named "Special Ops" create decorations and gift bags to add a festive bit of fun for the Sims residents. During the Covid lockdown, a rotary grant made it possible for the club to provide iPads to help nursing home residents stay in touch with their families. With the pandemic concerns easing recently, the club resumed the annual Fall Miracle League Baseball Game. Veterans are brought to Frank Brown Park's Miracle League Field to play a one inning, fun baseball game. Sims staff and residents arrive on a charter bus with a Panama



City Beach Police escort and

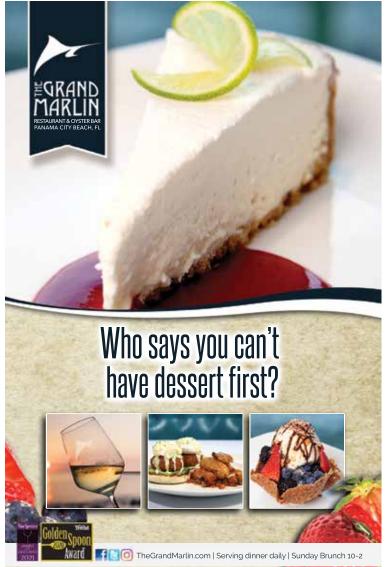
have a Bay County Sheriff's he-

licopter flyover, a HOPE Project horse escort upon arriving at

the park and a flag line to make them welcome. After the game they and their families are treated to a catered lunch served by

the Emerald Coast Rotary Club. Panama City Beach Parks and

Recreation are partners in help-





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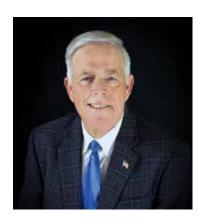
Lasagna • Chicken Parmesan • Baked Ziti

Marsala • Picatta • Eggplant Parmesan

Spaghetti & Meatballs • Sausage and Peppers



Looking Forward



By BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

It's hard to believe that we're half way through the school year but here we are!

Almost as soon as we've put away Christmas and wrapped our heads around 2022, it's time to start planning graduations, senior trips and other wonderful end-of-the-year traditions and rites of passage.

While all of our schools have needs and want the best for their students, I've been using this space to focus on the needs of our schools at the beach since that's the main readership of this magazine, and so I'd like to talk about a few ways you can help the seniors at J.R. Arnold this semester.

First of all, did you know that Arnold recently reopened an old favorite resource called the "C Store"? The C Store is a convenience store on campus BUT one with a twist ... none of the amazing items can be purchased with cash or credit, they can only be bought with points awarded for exemplary behavior. The C Store is a HUGE hit with students and we can already see it serving as a wonderful incentive for the kids of behaviors we want to see at

school. If you'd like to donate items for the store (think boxes of individually packaged chips, candy bars and drinks etc.) please take your donations to Arnold's front office any day of the week.

Another way you can help our beach seniors is by contributing to their senior trip. While a senior trip isn't a requirement, it's certainly a wonderful and well-earned time for our 12th graders and we'd like as many students as possible to be able to go on this once-in-a-lifetime vacation. If you can sponsor a senior for this trip (or even part of a trip), please reach out to Mrs. Brown at browntc@bay. k12.fl.us or call (850) 767-3733.

Likewise, the school wants to provide shirts as souvenirs for the seniors on the trip and they want to do this at no additional charge to the students. If you can help with a donation, no matter how large or small, please also email Mrs. Brown at browntc@bay.k12.fl.us or call (850) 767-3733.

And finally, Arnold is building its own cadre of volunteers and mentors. Many of our students will be the first in their families to graduate from high school and so they need a little extra help from time to time as they navigate their post-secondary options like college, the military and other choices. Sometimes the difference between just finishing high school and finishing high school and launching a new career or path to college is literally whether or not the student had a trusted mentor or advisor providing individualized advice. Of course our school staff do all they can

to support everyone but we could definitely use the help of some civic-minded community members as well.

If you'd like to find out more about becoming an Arnold Ambassador, you can do so by contacting Kristin Mixon at mixonkm@bay.k12.fl.us or by calling the school. Parents and community members are invited to join this program which is designed to provide encouragement and support for students who need a little extra help.

Thank you, in advance, for all that you continue to do to support all of our schools. We appreciate your continued partnership, and your trust, and we look forward to a fantastic 2022.



ROTARY

continued from previous page

of Rotary International that clubs partner with local organizations

'Special Ops' is an auxiliary club of the Emerald Coast Rotary Club for young adults with special needs in the Panama City Beach area. This group, under the leadership of members of the Rotary Club of The Emerald Coast, has given special needs members the opportunity for fellowship and service to our community. Their service projects have included beach cleanups, participating in www.Fre-



erice.com supporting The World Food Programme, community art support, weaving mats for the homeless, volunteering at the Veterans game and unloading wreaths for Wreaths Across America. They worked with a District Rotary Grant to fill backpacks for the homeless with food, masks and hand sanitizer supplies during Covid. This is the only Rotary Community Corps group of its kind in the area and one of the very few in the country.

Visitors are welcome to attend and explore becoming a part of this award-winning Rotary club. Reach out to the club via email at ecrotarypcb@gmail.com, or visit their web

site emeraldcoastrotary.com or the Facebook page Rotary Club Emerald Coast, PC Beach. This club, under the leadership of President Mary Pat Zebroski, would love to welcome you

to visit and become a part of a club that is doing and living the Rotary International goals and philosophy and making our community even better.







Learn, Grow, and Play at West Bay Elementary

By Deniece Moss, Principal, WEST BAY ELEMENTARY SCHOOL

"Welcome to the West Side of the Bay, where we come to learn, and grow, and play!" Those are the lyrics you will hear on a Friday morning if you happen to pop into a West Bay Elementary School House

Meeting, and a motto we live by daily. At West Bay Elementary, our faculty and staff members strive to know every scholar by name and need. Whether it is an engaging hands-on academic activity, developing social skills through leadership lessons, or having a dance party at

our monthly school wide house meetings, every adult on campus works to serve the whole child when it comes to our kids. We provide them with opportunities to visit with our school counselor Mrs. Dean's therapy dog, Murphy. We also give our scholars options for extracurric-







ular activities including baton twirling, ukulele lessons, and running club.

At The Small School with a Big Heart, every scholar and adult is a member of House, just like in the movie Harry Potter. The House System is used worldwide to encourage community and inclusion in schools. At West Bay we take pride in knowing our campus feels like home to all who attend or visit. If you go to West Bay, you will

become a member of one of our four houses by spinning our giant game-show sized wheel. This year the school's tagline is "Four Houses One Heart." While each house is named after a specific character trait, our scholars work in unity to represent kindness, empathy, courage, and harmony. Through our House System, West Bay Scholars participate in various community service projects and competitions to earn points for their houses. This year our four houses have raised money for "Stuff The Bus," collected socks for senior living communities, and delivered cards to our local Veterans. House members also perform cheers to motivate and inspire everyone on campus, and students have made connections with peers across grade levels during house meetings.

At West Bay our teachers are all about student engagement! Across campus, classrooms are often transformed into new settings to make learning experiences that will help our scholars remember the rigorous content they are learning. Enchanted forests, outer space, surgical centers, Jurassic Park, and fancy restaurants are just a few of the classroom transformations we have seen here on campus this year. Teachers also incorporate technology, games, and STEM projects into lessons to increase student participation and excitement about academic content. We work hard to teach outside of the box and increase student involvement by using chants, instruments, and accountable talk. Scholars are more inclined to partake in difficult tasks and lessons when the presentation of content is creative and fun!

As you can see, West Bay Elementary is a safe and exciting place for all who attend and visit. Our faculty and staff work hard to make our school inviting and joyful for our scholars, while meeting their needs academically, socially, and emotionally. Be sure to visit our Facebook page to see all the fun we are having at the "Small School With A Big Heart."

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ISO: PCB's Best Dessert

The word dessert comes from the French word desservir, which translates to "to clear the table."

Sweets were fed to the gods in ancient Mesopotamia, ancient India and other ancient civilizations. Dried fruit and honey were likely the first sweeteners used in most of the world. It was the spread of sugarcane around the world that brought about the popularity of the dessert. In the 17th century, vast sugar plantations in the New World allowed sugar costs to go down. Sugar could be used abundantly for sweet foods.

Ice cream can be dated as far back as 3000BC and perhaps was the first "dessert" in the sense in which it is known today. The ancient Egyptians are thought to have created the first cake. Apple pie is believed to be brought to America by Swedish, Dutch, and British immigrants, which quickly became a part of the American culinary experience. We thank them all for bringing us the delicious experience of desserts.



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Capt. Anderson's Restaurant 5551 N Lagoon Drive, PCB | (850) 234-2225

captandersons.com

Capt. Anderson's may be known for their fresh seafood, but you can't finish your meal without Feud Cake, their equally famous dessert! Made with finely chopped pecans and slightly sweetened whipped cream it's nutty flavor pairs perfectly with a rich dessert wine or cognac.

Boon Docks

14854 Bay View Circle, PCB | (850) 230-0005 boondocksfl.com

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 prepared in a variety of ways. We use a special blend of spices that gives our grilled items a taste like no other! Top off your meal with one of the most decadent, delicious and unhealthy desserts in the world: our Crème Brûlée. With heavy creme, an insane amount of egg yolks and a pile of sugar, it's the best it can get.





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

Whether you're local or just visiting, stop by the Angry Tuna for the great taste of local flavors of the Gulf Coast! House specialties include the Seared Tuna Bowl, Tuna Sliders, Tuna Nachos, Colossal Seafood Platter, Peel & Eat Shrimp and many more! We've got a full bar with a variety of beers, Angry Tuna Red Lager and delicious frozen drinks. Don't miss our New Orleans dessert!

Christo's Sports Bar & Grill

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

Sometimes the best things come in unexpected packages – just like Christo's. Serving up some of the best food the area has to offer, you'll find a little bit of everything that you and the family love at Christo's. Hang out to watch your favorite sports team on TV while we serve you a cold draft beer and something delicious from our fan favorite menu. Ask your server about our sinfully delicious dessert options.





The Shrimp Boat

1201 Beck Avenue, Panama Čity | (850) 785-8706 shrimpboatpc.com

The Shrimp Boat Restaurant offers a unique waterfront dining experience, with a reputation for being one of the best seafood restaurants in town. Located in Historic St. Andrews, we offer a great Bloody Mary, as well as amazing steaks, pasta, drinks and top-notch service. Please save room for our key lime pie. As you gaze out over the water, you will be transported to Duval Street where you will enjoy the "offical pie of the Florida Keys."

Schooners

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

The official pie of beaches everywhere... key lime pie!





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

Paparazzideli.com

It's hard to say no to an authentic Italian cannoli or a perfect piece of tiramisu, but for those strong enough to resist these options, Paparazzi Gourmet Deli also dishes up crowd-pleasers like carrot cake, cheesecake, Italian cream cake, Napoleon, and banana pudding. Still hungry? Consider one of their dessert trays or the weekly special. Paparazzi is closed Mondays through the winter.

The Grand Marlin

5323 N Lagoon Drive, PCB | (850) 249-1500 www.thegrandmarlin.com/pcb

With sunsets overlooking Grand Lagoon, The Grand Marlin offers a tranquil atmosphere, paired with the area's best selection of fresh Gulf seafood and wine. But don't miss out on our Signature Praline Basket! This decadent dessert features a crispy pecan praline basket filled with vanilla ice cream and house-made caramel and chocolate sauces, topped with fresh berries. It's sinfully good!



Upcoming Events

A Superior AC to Host **Veteran & First Responder** Appreciation Lunch Jan. 18

The community is coming together again to give recognition and thanks to our first responders and veterans. A Superior Air Conditioning Company will hold its quarterly Veteran and First Responder Appreciation Lunches again at Texas Roadhouse in Pier Park North on Tuesday, January 18, 2022, from 11:30 a.m. to 1:00 p.m.

Register to win a free HVAC system: Go to ASuperiorAC.com and scroll down to the box at the bottom, "Veterans & First Responders HVAC Giveaways." Register to win a free HVAC system. One first responder or veteran per quarter will be chosen to win. The giveaway is open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard,

and all first responders including EMT/Medics, Police, Sheriffs and Fire Fighters.

This event is sponsored by A Superior AC, Texas Roadhouse, Beachy Beach Real Estate, Panama City Toyota, Servpro, Meeks Construction, Edward Jones, Janssen Siracusa, The Arc of the Bay, Military Media, Emerald Coast Hospice and Coastal Wildlife Removal. Local businesses are invited and encouraged to donate door prizes and giveaways. For more information on attending, sponsoring, and raffle donations, please contact Steve Richmond at (850) 427-8398.

Annual Dance and Auction to Benefit Local Charities **Coming February 5**

The Women's Civic Club of Panama City Beach is a non-profit organization that has been operating in PCB for over 50 years. Our mission is to improve life for all of PCB. We support many local charities and organizations, including Beach Care Services; Gulf Beach Food Pantry; our local teachers, schools and students; the Boys and Girls Club; the Police and Fire Departments; the library; and Anchorage Children's Home. We are able to provide this support by hosting various fundraisers and working at community events.

We will be hosting our annual dance and silent auction on Saturday, February 5. We are calling the event "Dancing By The Sea & Silent Auction. It will be held at the Lyndell Center, 423 Lyndell Lane, PCB, 32407, from 6 to 10 p.m. There will be a DJ, dancing, silent auction, heavy hors d'oeuvres, a 50/50 raffle and more. Auction items include: four rounds of golf at Bay Point Golf Club, a two-night stay at Aqua Resorts, Restaurant Gift Cards. a fishing trip, artwork, and much more. This is a BYOB event, with setups provided. Tickets are \$20 in advance, \$25 at the door, and a reserved table is \$250 (includes amenities). St Joe Community Foundation is a sponsor. ALL proceeds from the evening benefit our charities and support organizations. This is our largest single fundraiser of the year, so come show some love for local good causes (and have fun while you're at it).

If you have any questions or need further information on our club, visit weepcb.org. Visit the website to buy tickets or call Kay Vider (850) 596-0638 or Gloria Turner (850) 588-8426. Email womenscivicclub@aol. com with any questions.



Mardi Gras & Music Festival Feb. 11-12

Catch some big family fun at the Panama City Beach Mardi Gras & Music Festival February 11-12, 2022 featuring the Krewe of Dominique Youx Parade. This family-friendly, free event includes live music, colorful parades, exciting fireworks and unforgettable memories. on. For details and parade route, visit www.visitpanamacitybeach.com/mardi-gras.

ECTC: Winter's Cultural Playground

By Nathanael Fisher

We are staying warm and cozy this winter season here at ECTC. We are excited to offer you so many wonderful options for enrichment, education, or just plain entertainment. The theme of the 2021/2022 season

is fun and funny and this winter's shows will not disappoint.

We will keep the fires burning here at ECTC with Miss Abigail's Guide to Dating, Mating, and Marriage in January. Join Miss Abigail and Pedro as they help their live studio audience

navigate the murky waters of love, and maybe find a spark or two along the way. If the cure for life is comedy then this is the remedy you're looking for. Think Loveline meets Dr. Ruth and combine that with the personality of Miss Abigail and the charm of Paco...we'll have a winter concoction that is sure to warm your spirit with joy and laughter.

What else is there to do in January but come see a show? That's why we've also got The Marvelous Wonderettes showing in January through March. Wipe that lipstick off your collar and time travel to the 1958 Springfield Prom with us where you can be serenaded with all the classics like "Lollipop" and "Dream Lover." Featuring over 30 classic '50s and '60s hits, The Marvelous Wonderettes will keep you smiling in this musttake musical trip down memory lane! Great music, fine wine, and a good time are central to this cabaret stage addition to our professional season.

We round out our sizzling winter offerings with 2 Across in February, an intriguing look at two strangers on the San Francisco BART train, and how a crossword puzzle teaches them each a little more about life and its unpredictability. This is the type of show ECTC fans have come to love. If you enjoyed Bakersfield Mist, Dancing Lessons, and Maytag Virgin you are going to love the comedy and con-

nection that take place in 2 Across.

Finally, our Storyteller Series is not to be missed with your ECTC favorites on stage: Shirley Simp-

son as Katherine Hepburn in Katharine Hepburn, Bruce Collier as Stalin and Churchill in an original piece entitled The Fall of April, and Allan Tuttle as Harry Truman in Give Em Hell Harry are all stories that share glimpses into history.

January marks the beginning of our Spring Educational programs too! Our production classes may be full but we have some great classes that are offered Tues - Friday: All Things Theatre is a great class for beginning through advanced theatre students. This class is offered for different age groups: elementary school, middle/high school, and homeschool groups. Acting Techniques for Teens and Musical theatre Dance: Broadway through the Ages are both great classes for middle and high school students. Check out the whole schedule at www.EmeraldCaostTheatre.org

We're keeping the home fires burning for you here at ECTC this winter. Come join us for some laughter, humor, history, and fun as we begin 2022 with the goal to be swept away in

stories that bring cheer to our souls! More information, registration information, and ticket purchases can all happen at www.EmeraldCoastTheatre.org or call the box office at 850-684-0323.

The Marvelous Wonderettes. Musical by Roger Bean. Cabaret Stage: Musical Revue. January 21 - 23, February 10 - 13, March 3 - 6. Thursdays - Saturdays at 7:30 p.m., Sundays at 2:30 p.m.

Miss Abigail's Guide to Dating, Mating & Marriage! By Ken Davenport & Sarah Saltzberg. Mainstage Comedy. January 28 - February 6. Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Give em Hell Harry performed by Alan Tuttle. February 8 at 7:30 p.m.

2 Across. Written by Jerry Mayer. Mainstage Dramatic Comedy. February 18 - 27. Thursday - Saturday at 7:30 p.m., Sundays at 2:30 p.m.

Katharine Hepburn by Shirley Simpson. March 1 at 7:30 p.m.









Center for the Arts New Exhibitions

New art is coming to Downtown Panama City as we welcome in the new year.

The Center for the Arts will be displaying two new exhibits this January in the Miller and cafe galleries from Friday, January 7, until Saturday, January

Both the Miller and cafe galleries this month feature local artist and photographer Cana Yilmaz. Originally from Turkey, then born and raised near Stuttgart, Germany, Cana finds inspiration for her work in the honesty of the human experience. Yilmaz is an experienced screenwriter, director, and specializes in street photography.

In the Miller gallery her show is titled, "Down South" and depicts the beautiful encounters Yilmaz has experienced while in southern states. "Cana's work is very moving and each photograph tells a story, visitors can expect to see raw portraits and honest scenes of southern liv-



ing," said Anastasia Dengerud, exhibition coordinator of the Center for the Arts.

"I had no idea how many abandoned houses and areas there are in the South," said Cana when asked about the story behind this exhibit. "From Europe we don't really see this side of America in the media. In some places it seems like time stood still. This series means a lot to me because I have had



beautiful encounters and even though we communicated only through 1-2 sentences, smiles, and a portrait, I will never forget how enriching some of them were."

Yilmaz's work in the cafe gallery will be a series of photos taken in Istanbul. "My grandfather lived in Istanbul and at some point I decided to travel there on a regular basis to get to know this amazing city and

learn more about my roots," said Yilmaz. "Its position being between the Western and the Eastern world, its rich history and culture, its people is very inspiring."

The arrival of the new year does not mean Christmas has left the building. "We wanted to keep the holiday cheer going a little longer as we transition into the new year," said Jayson Kretzer, executive director of Bay Arts. If you did not get to see the "Life as a Rockette," or the Holiday Higby exhibits in December of 2021, you still have an opportunity to enjoy them until Saturday, January 22nd.

In the main gallery, we are continuing the celebration of one of America's favorite dance companies through the experience of local artist Sonya Livingston. Sonya started her professional dance career at the age of sixteen with the Radio City Music Hall Rockettes, where her career spanned twenty-one years. This exhibition is a timeless story told through historic photographs and dazzling costumes that will transport you to Radio City Music Hall.

A closing reception will be held this month on Friday, January 21, from 5-7 p.m. Join us for complimentary wine, hors d'oeuvres, and a chance to meet our exhibiting artist.

Studio 237 Music Lessons: Scientific Effects of Music

Music and art are two of the most basic characteristics of human function traced back thousands of years, with its complexity increasing over time. The effects of music on the human brain and social functioning are extensive. Music's effects on human beings can be classified into three main categories: the effect it has on cognitive and respiratory human function, the effect it has on human societal interactions, and the positive side that comes with the learning experience.

The effects of music on cognitive function are linked to learning and the body's chemical production triggered by listening or performing music. Studies around the effects of music have shown that when you listen to music (that you like) dopamine, a "feel-good hormone," is released. Other than dopamine, prolactin, a chemical that brings individuals together, is released when you listen to music with someone else. And what if you both sing? You produce oxytocin, a hormone that makes you feel safe and is considered key in the formation of stronger bonds. No wonder people enjoy performing together in bands,

musicals, chorus, and choirs. According to studies on the effects music has on heart and vascular function, it was found that while music is playing, blood flows more freely. It can lower blood pressure, diminish cortisol (reduce stress), and raise blood levels of serotonin and endorphins giving an overly calming effect.

From the societal perspective, music has increased the diversification of our communicative competence as a species. Music can and is used to convey a moral or cultural message which may reflect a society's cultural values. The use of music as an oral tradition to pass down historical data is extensive across various communities. A study conducted by Oxford University shows that music promotes the growth and development of a community's language.

Music is essential in the learning process to read and write a language, and necessary for distinguishing between the "smaller sounds within words" (Phonological Awareness). As a result, music is an ideal medium for teaching youngsters to listen and respond. Singing and listening to music develop vocabulary, enunciation, compre-

hension, and an understanding of language structure. Natural communication requires the ability to recognize and reproduce rhythms which is called "Prosody." Learning to read and spell requires the ability to break sounds down into smaller parts using rhythm, much as we do with syllables, and music aids in this process.

Learning to play a musical instrument:

• Is overly beneficial as it not only nourishes and sustains the brain, but it also benefits many other cognitive and physical parts of the body.

- Has been extensively researched and confirmed to boost memory; it improves both cognitive and muscle memory.
- Is key in the development of life skills associated with the learning process.

Practically, the student is faced with a challenge which requires resilience if they're to acquire musical skills. On gaining the skills, the student perfects their skill by overcoming weak points and strengthening their strongholds; all this is achieved through consistent lessons, pa-

tience, and practice.

The overall scientific outlook of music and its benefits is extensive and there is more to be explored. Thus, the effects music study has on an individual, society, and community are indispensably enormous.

Studio 237 Music Lessons teachers are ready to help you discover, develop, and demonstrate music. Call Ray or Lisa Cyr at (850) 231-3199, visit the website www.Studio237Music.com, gmail Studio237Music@gmail.com





By Stacy Kehl, APRN, FNP-BC, Element Primary Care & Esthetics

It's a common complaint: not enough sleep, poor quality sleep, no sleep. We crave good sleep. We need to awaken refreshed and ready for the day. Yet consistent, good quality sleep can remain elusive for many. I often counsel patients on the steps needed for good sleep; it's usually a multifaceted solution. For many, achieving restful sleep requires mindful, deliberate efforts. Here are a few of my recommendations:

First, address any health-related barriers to poor sleep:

- Unmanaged pain
- Respiratory problems (heavy snoring, sleep apnea)
- Urinary problems
- GERD (acid reflux, heartburn)
- Hormonal imbalances

• Psychiatric issues like depression and anxiety

- Restless legs syndrome
- Substance abuse/overuse (alcohol, drugs, nicotine, caffeine)
- Medication side effects

"Sleep hygiene" refers to habits and practices that are conducive to sleeping well on a regular basis. There are simple, effective steps we can take to clean up our sleep habits. Sometimes little changes can make a big difference, like limiting caffeine after lunchtime. More often though, it's an overhaul: moving electronics out of the bedroom, avoiding alcohol, adding an exercise routine, or making dietary changes. Here are the basics:

Out with the electronics

TV, phone, tablets, etc. all have blue light that negatively affects sleep by decreasing natural melatonin production. Even e-reader use in bed can disturb your ability to fall asleep. Many of us use our phones as alarm clocks, but we don't think about middle of the night notifications and updates that keep our phones buzzing and lighting up. Device use should be avoided

Clean Up Your Sleep

2-3 hours before bedtime (that includes TV). Charge your phone somewhere else and use a dimmable alarm clock with only the necessary "bells and whistles." Move the TV out of the bedroom, or at least leave it off. Consider blue light glasses.

Get it dark and cool

Get room darkening shades/ curtains and cover small lights (like an alarm system panel) with tape. Even small amounts of light peeping in can wake us up and make it difficult to get back to sleep. If you need a night light for a middle of the night bathroom trip, make sure its motion sensor, so it only comes on when you're already up and moving, and it's only as bright as needed to make it safe. Bonus points for getting a night light that has a red light instead of white. Optimal sleeping temperature is 68-70 degrees.

Lighten up at dinner

Heavy meals at dinner contribute to problems like intestinal bloating, gas, and acid reflux. Same goes for spicy or fatty meals. Make your biggest meal at lunchtime or move up dinner time a few hours to give food time to digest.

Give animals their own place

We love our pets, but they don't have to worry about staying awake during work hours, so keep them out of your bedroom and give them their own space to sleep so they don't disturb your sleep.

Exercise

Exercise definitely has a long list of benefits, sleep is but one of them. Vigorous exercise should be done during the early part of the day to boost energy and wakefulness, and increase calorie burn throughout the day. Reserve late day exercise for an after-dinner walk, some light stretching or yoga.

Limit naps

I love a nice siesta after lunch, but limit your napping to 20 minutes. Longer naps will inhibit your ability to sleep at night. No matter how tired you are from the previous night's insomnia, avoid the urge for the long midday nap.

Review your medications

Sometimes, adjusting your dosage or dosing schedule can help with sleep problems. Medication side effects often include effects on sleep. Review your

list with your provider and see if any changes can be made to help get you more sleep.

Avoid the avoidable

Alcohol, tobacco and non-prescription drugs also have a huge effect on sleep. Nicotine is a stimulant, it encourages wakefulness. Alcohol is a nervous system depressant; it makes us sleepy initially, but actually wakes us and makes us restless as the effects start to wear off during the night.

De-stress

Easier said than done sometimes, but learning to manage and cope with stress and anxiety are life-long skills that will benefit more than just sleep. Avoid facing your stress and anxiety in the bedroom (that means no fighting in the bedroom). Make the bedroom a respite away from stressors of the day.

If you have any questions about sleep, read up on it or ask your healthcare provider. If you have more questions, I'm taking new patients! (850) 708-1623, or stacy@elementpcp.com



Resolving to Be Happy Might Require the Courage to Divorce

By Jamie C. Williamson, PhD More than half the U.S. pop-

ulation makes New Year's resolutions. But people rarely actu-

ally include "get a divorce" on their list

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

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Instead, divorce becomes the unhappy by-product of resolutions like this year "I'm going to have the courage to change the things I can"... Or "I'm going to start focusing on my own needs and quit trying to get my spouse to change"...Or "I'm going to stop playing these games and start a new life" ...or some other version of: "This year I'm going to find a way to be happy."

These are familiar resolutions, with the thought of divorce often hidden by the worthy intentions to make a better life. So, it follows that divorce filings peak during the post-holiday season, particularly in January and March. The January spike derives from couples who do their best to get through the holidays for the children's sake, and then act on their joint decision to divorce after the holidays. The March uptick can be traced to individuals who decide



they want a divorce before or during the holiday period but choose not to tell their spouse until after the holidays.

Sometimes people hang on to their last bit of optimism and hope that the holiday spirit will rekindle their marriage. But that rarely happens. Instead, fake holiday warmth and cheer provides a stark contrast to true happiness. By mid-Janu-

Continued on next page





By Dr. Richard Chern, MD

There is a big difference between being healthy and not being sick. In the same way there is a big difference between what is normal and what is optimal. This is true in many aspects of our lives and it especially includes lab results from your doctor's office. It is vitally important to recognize this.

A great example is your fa-

Are Your Labs All Normal?

vorite dessert. Say, it's mom's perfect apple pie. Since then you've had good apple pie, mediocre apple pie, bad apple pie, but you can still remember that perfect apple pie that mom made and for some reason the rest just isn't quite as good. But you're always hoping to taste that perfect apple pie again.

Our patients often find us after they have exhausted other failed avenues of relief. You feel tired, depressed, low sex drive, losing hair, gaining weight or any number of symptoms. The first stop is usually your doctor. You describe your symptoms hoping for an answer and solution but when the lab results come back you hear, "your labs are all normal" followed by your doctor telling you this is part of



the normal aging process.

Well, honestly, you doctor is probably right. It's completely normal for our hormones to decrease, our bodies to age, our minds to slow, and for disease and deterioration to attack our minds and bodies. We will normally end up with frail bones, memory loss, unable to take care of ourselves and eventually in nursing homes waiting for the end. 78% of people over 65 will need long term care. 68% of people over 65 will get cognitive

impairment and not be able to even dress, bathe or eat without assistance. 40% of people who reach 65 will eventually enter a nursing home. The number of people with Alzheimer's is expected to triple in the next 10 years. These are normal issues and the majority of these people have normal labs. So, are you certain you're happy with normal?

I prefer to have my labs in an optimal range and I prefer to keep my patient's labs in an optimal range—a range where I have a decreased risk of Alzheimer's, decreased risk of stroke, decreased risk of cancer, decreased risk of heart attacks, decreased risk of dementia, increased brain function, increased bone density, increased muscle tone, improved mood, energy, skin, etc. We can't stop time from passing, but we can absolutely slow the decline and deterioration of our bodies and minds.

It's the beginning of a new year. How do you want this year to end? Better than before, healthier than before, happier than before? Or the same as before?

Dr. Richard Chern, MD not only provides hormone therapy to men and women, but also teaches hormone therapy to doctors across the country. In addition, he treats many of the doctors in the area. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call today for an appointment at (850) 837-1271.

RESOLVING

continued from previous page

ary many distressed people decide to take action or to resign themselves (and their spouse and children) to another game of charades or worse yet, family feud.

If you have resolved to create a better life for yourself and your family, you may have also reached the painful conclusion that getting a divorce is the best (and maybe only) option that will promote your future emotional and psychological well-being, and that of your spouse and children.

And, if you have reluctantly decided to divorce, you may be dreading a long, painful process that drains family financial resources and pits you and your spouse against each other as if you are enemies. But it doesn't have to be that way.

A pre-suit, pro se divorce (a friendly divorce without lawyers) could be a relatively inexpensive, good option for you if you and your spouse:

- Want to remain friendly, especially if you will continue being Parenting Partners.
- Have typical assets and liabilities that can be equably distributed without complicated legal transactions.
- Would rather reserve family resources so that you and your spouse have the money you need to start over and build

a stable future for yourselves and your children.

• Want to move forward deliberately and begin building a happy, stable future now, rather than be stuck in limbo for a year or more rehashing the past.

In the "Friendly Divorce" Pre-Suit, Pro Se option mediators facilitate the required (and sometimes emotional) discussions and then empower you to reach mutual agreement on all your current issues. The mediator also prepares your Marital Settlement Agreement, and if needed, your Parenting Plan, and Child Support Guidelines Worksheet. Many mediators also provide assistance with preparation and filing of all required documents.

The "Friendly Divorce" Pre-Suit, Pro Se process typically involves a one-hour planning session and two mediation sessions. This means you could resolve all your issues and be ready to file for a non-contested divorce in about one month. By contrast, the average attorney-driven divorce process in Florida is 15 months.

Divorce is demoralizing and stressful for sure. Still, most couples and families truly value peaceful resolution of issues with as little hurt to those involved as possible. To accomplish this, try to remain friendly and embrace an optimism about what you and your spouse can do with and for each other

if you each are simply willing to focus on finding solutions that are good for you AND for the others involved, especially children.

My hope is for all couples and families to stay together happily. But my own new year's resolution is to help people eliminate distress in their relationships and maintain peace, whether they stay together or not.

If you have decided to di-

vorce, talk to your spouse about the "Friendly Divorce" option. And, let me know if I can help.

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 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.

You'll find me at Amity Mediation Workshop where we conduct Pre-Suit, Pro Se Divorces in an amicable environment. Our approach to Divorce Mediation helps you to resolve your issues without another fight and to build a stable future for all involved, especially the children.







- 1. Keep your distance from noise sources. At a concert or show? Setting off fireworks? If you are participating in an especially noisy activity, try to keep a distance of at least 500 feet from the noise emitter—such as a stage, speaker, or fireworks launch site.
- 2. Wear hearing protection. Earplugs or earmuffs offer great hearing protection at concerts, at fireworks displays, in the middle of Times Square, and in many other loud environments. Simple drugstore earplugs are cheap and effective, or you can get a pair of musician's earplugs or a custom pair from an audiologist for even better protection.
- **3.** Take listening breaks. Excusing yourself for even a couple of minutes every hour can give your ears a much-needed rest. Step away from the noise at least a few times throughout a night of extended celebration, especially if you are in an environment such as a party or loud restaurant that doesn't lend itself to wearing earplugs.
- 4. Know your limits. If you are experiencing ringing in your ears or any other ear discomfort, leave! Listen to what your body is telling you. If you continue to experience ringing, discomfort, or trouble hearing the next day, seek a hearing evaluation from our certified hearing professional at All Clear Hearing Centers.

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Source: asha.org.2019, December 19. Ring in the New Year Without Ringing in Your Ears. https://www.asha.org/news/2019/ring-in-the-new-year-without-ringing-in-your-ears/



Is the Medicare Open Enrollment Period Important to You?



By Greg Durette

Now that the Medicare Annual Election Period (AEP) is over (ended December 7th), you can finally take a breather from all those ads, phone calls and mailers. As of January 1st, you have a chance to try out your new Medicare Advantage, Supplement and/or Prescription plan.

If you suddenly discover the plan you selected during the AEP is not right for you, all is not lost. You will get one more bite at the apple to make changes to your plan.

As with many situations, in order to get a good outcome, you first have to ask the right questions. In this case, the questions you should ask first are:

- Did you sign up for a new Advantage Plan or a standalone Part D prescription drug plan during the last Annual Enrollment Period (AEP)?
- Do you have an existing Advantage Plan or a stand-alone Part D prescription drug plan that renewed with a January 1st effective date?

If the answer to either of these questions is yes, then the Medicare Open Enrollment Period (OEP) is very important to you.

The OEP runs annually from January 1st to March 31st.

During this time, Advantage plan holders are given the option to make certain changes to the plan they selected in the AEP

These allowed changes are:

• Cancel your stand-alone

As with many situations, in Part D prescription drug plan.

- Drop your Medicare Advantage Plan and return to Original Medicare (A & B only).
- Enroll in a stand-alone Medicare Part D prescription drug plan.
- Elect to change from one Medicare Advantage Plan to another.

Let's a look at each option a bit deeper. First, why would someone elect to cancel their stand-alone Part D prescription plan? The only reason one could have would be it was being replaced by other qualifying coverage. If you cancel without replacing, penalties will accrue and be waiting for you when you do put this coverage back in place at a later date. Plus, those penalties will be with you for life!

Second, there are a few rare circumstances when it makes sense for someone to cancel an Advantage plan and return to Original Medicare known as Part A and Part B. Usually, this would have something to do with provider networks which are insufficient for the beneficiary. Again, this rare circumstance would require you to also enroll in a stand-alone Part D prescription drug plan in order to avoid accruing the future penalties I just mentioned.

Again, enrolling in a standalone Part D prescription drug plan is a requirement if you do not have qualifying coverage elsewhere and want to avoid those penalties. If you neglected to get that done during the AEP, now is the time to take care of this.

Last, some folks have a change of heart once they see the detailed materials of the Advantage plan they enrolled in during the AEP. Perhaps you find your HMO plan does not have the providers you need but, a PPO plan does. Or, perhaps the terms of coverage are better in a plan different from your

current plan. Maybe, another plan costs less (or even \$0!).

You don't need any reason to switch plans provided you do so before the OEP expires on March 31st. Just remember, you only get one chance to make this change. Once you do, you will have to keep that plan until the next AEP, which begins on October 15th of every year.

The best options for your particular situation should be thoroughly discussed with your insurance agent/broker to make sure you have all the facts about the choices you may be thinking about and, get all your questions answered.

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.

Wellness News

Big Brothers Big Sisters Receives Top Honors from The Gathering

We're excited to announce Big Brothers Big Sisters of America is being honored as one of the country's most influential brands given the great momentum we have generated this year! We are being honored alongside a number of iconic brands that includes Call of Duty, The Herschel Supply Company, McDonald's, Chobani, UNO, TikTok, NOBULL, Benevity, NHL Team Seattle Kraken and DoorDash.

Big Brothers Big Sisters of America will take center stage at the Gathering Summit in Banff Canada, April 20-22, 2022, a Forbes top-rated business and marketing Summit that unites global executives and recognizes the world's most iconic brands. It was announced that Big Brothers Big Sisters of America is the only national non-profit selected for this prestigious award.

Rooms with a Purpose Receives Christmas Blessing

Skip and Marsha Wahl, owners of The Final Touch Design in Panama City Beach, have presented a \$3,500 Christmas blessing to Rooms with a Purpose, a Bay County nonprof-



it that benefits children with chronic or terminal conditions. Melton takes a child's ordinary bedroom, where he or she spends most of their time, and makes it a creative, comfortable and fun space. The TFTD team also will donate their time and talent to a bedroom design in 2022. The company specializ-

es in kitchen and bathroom remodels as well as home office and outdoor spaces. Melton said it is because of donations like this one that she is able to continue the work she started in June of 2018.

Melton is able to complete four bedrooms each year. Her next room is January 15. Contact Rooms with a Purpose at (850) 257-3416 if your company would like to get involved.







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Sean of the South: Us

By Sean Dietrich

Eighteen years. That sounds like a long time, but it's not. Not when you think about it. Eighteen years is nothing.

It's hard to believe that eighteen years ago we were just two ordinary people with two very different last names. It's almost hard to conceive of a period before we were together.

I look at old photos of you and me, and I marvel at how we've both morphed over the years. Somehow you've become more lovely, more poised, and your skin looks too smooth for your age. Somehow my nose had gotten bigger. So has my butt.

Sometimes I travel backward in my memory and try to recall what we were like when we first met. Do you ever do that?

I close my eyes and attempt to remember how naïve I was. And I try to recapture a little bit of that boy I used to be.

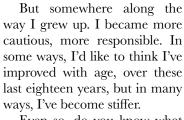
God. I miss being naïve. I miss being stupid, unafraid, and even foolish. I was less worried about little things back then. I was braver. More trusting. Dumber, yes. But I also laughed more. Even when the world looked like it was falling apart, I managed to laugh often.

Jamie.

When we first met, you were balm to my broken heart. I had a pitiful childhood fraught with the suicide of a parent, violence, loss, bereavement. Then, all of

Overnight, my world got bigger. My mind shifted into a more beautiful place. Suddenly, this life wasn't dark and hazy, it was sunny and kind. Because I had you.

We spent nearly every day together for that first half a year. And when we weren't together, we were running up your mom's phone bill.



Even so, do you know what hasn't changed in the last eighteen years? Us. We are still you and me. We are still Sean and

a sudden, I met you.

On the day of our wedding, it was the six month anniversary



of our meeting. It was the quickest wedding in Baptist history. Everyone in the church was suspicious of our haste and suspected pregnancy was involved.

Elderly Baptist ladies were always staring at your stomach, asking if you felt nauseous, and wondering if you needed to confess anything. But the joke was on them.

The simple truth was, we were just right together. That was all there was to it. And even at my young and foolish age, I knew it was right.

The past two years have been the hardest we have endured as a married couple. We have lost loved ones. We lost your mother. We lost normalcy. We lost a piece of ourselves. And at times, it seemed as though we had even lost our clarity.

But each morning I would awake in our bed with your two brown eyes looking at me. Sometimes there would be tears in those eyes. Other times there would be tears in mine. Some

mornings, we'd hold each other for hours until one of us had to

And as the year got harder and harder, somehow, you and I got a little stronger.

And now I get it. When I was a boy, I remember old-timers talking about being married for sixty or seventy years, and how sometimes they didn't know whether they would survive the hell of life.

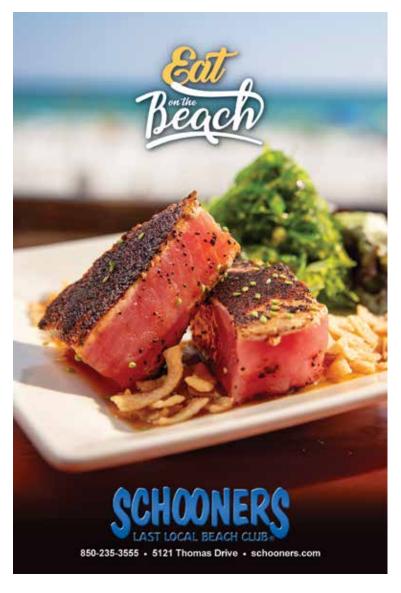
I remember old people saying there were days when they had nothing left but each other.

It all makes sense now. I see what God gave me when he gave me you. He gave me the most powerful force in the universe, contained in a woman's frame. It was the same force that made the planets, and flung the stars into alignment. The same awesome strength that created oxygen, water, fire, the birds of the air, the beasts of the field, and the Atlanta Braves.

It was love. The same love that changes a man's biology, and his spirit.

Ten thousand years from now, long after I am dead and gone, and the world has forgotten that I was ever here; long after my ashes have become mingled with the soil, and my bones have turned to soot, and all evidence of my life has been erased; there is one thing I know for certain. Wherever my spirit is in eternity, it will be with yours. Forever. Because we are Sean and Jamie.

Happy anniversary.









A Pastor's Ponderings: **New Things**



By Pastor Jeff Wade, The Rock of Panama City Beach

Who doesn't love new stuff!?!? Christmas was just a few weeks ago and everyone was excited about the new things they got. For some it was new clothes, new toys, new jewelry, a new bike or maybe you were even fortunate enough to get the new car you always wanted for Christmas.

I still remember my first new

car. Not a 'new to me car' but my first off the dealership lot, never been driven, car. I can still remember that 'new car smell.' You know... that good smell of a brand new vehicle. There isn't anything like it! Everything was pristine. The motor was shiny. The carpet was clean. The tires were new. But here's the thing...

If you have ever purchased a new car, you also know that the value of that car dropped significantly the moment you drove it off the lot. You also quickly realize that that new car smell eventually goes away too. (Especially if you have kids!) It doesn't take long for Kool-Aid or chocolate milk to eventually stain the carpet. Perhaps a French fry dipped in ketchup finds its way between the seats. No matter what, what

was new eventually gets old. The motor that was shiny gets coated with oil and debris. Nothing that is temporary stays new forever. Everything eventually ages, gets stained, broken, tattered and torn. I suppose it would be fair to say that everything new I have received has eventually lost value. I would also like to subjectively suggest that this goes for New Years as well. Not that good things don't happen each year but let's be honest with each other. Most years don't turn out the way we want them to, right? How many were hoping that 2021 would turn out differently than it did?

There are a couple of verses that come to mind that I would

like to share with you today.

Isaiah 43:18-19 says: "Remember not the former things, nor consider the things of old. Behold, I am doing a NEW thing; now it springs forth, do you not perceive it? I will make a way in the wilderness, rivers, and deserts."

In this passage, rivers, wilderness, and deserts represent both physical barriers as well as metaphorical barriers that we face. The instruction here is that when we are stuck on what once was new but has gotten old, it will be difficult to see or comprehend what the Lord is doing in our lives. The verse I would like to pair with this one is:

Ephesians 4:22-24 and it

speaks to what I mentioned about temporary things. "To put off your old self, which belongs to your former manner of life, and is corrupt through its deceitful desires, and to be renewed in the spirits of your minds, and to put on the new self, created after the likeness of God in true righteousness and holiness."

And there you have it. We are to be made new by receiving Jesus Christ, remembering not the things we once were (for we were temporary) and to be made eternal through salvation, for God wants to do a NEW THING in you.

If you would like to receive new life In His name, I would love to meet you and talk to you!!

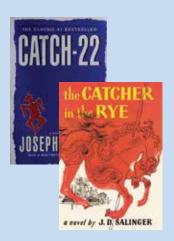
The Power of the Written Word

Ву Јаск Ѕмітн

I had a very conflicted childhood, a great family, I loved sports and absolutely hated school. The problem was a continuous stream of failing grades. This was exacerbated by having an extremely high I.Q. which convinced educators and my parents that I just didn't try or care. What was unknown at the time were conditions like ADD and Dyslexia, which I had in spades. When a teacher illustrated a math problem on the chalkboard, it may as well have been Hieroglyphics or the Dead Sea Scrolls.

The one exception was in reading and reading comprehension, where I scored off the charts. After a number of social promotions due to athletic abilities, I was finally made to repeat the seventh grade and could not participate in school sports until my grades improved. I had no viable way out of this dilemma until I met my guardian angel, Stuart Williams, who doubled as my history teacher. It did not take Mr. Williams long to realize that something was very wrong. While he struggled to solve this problem, I was instructed to go by the library every day before class and bring a book to read. I thought I might as well read about something I was interested in.

The first book that I ever



read was a youth novel named "Dirt Track Summer" by John Gault. No, not the John Gault made famous in the novel "Atlas Shrugged," but by a youth author. This book was about a twelve year old boy who spends his summer vacation attending car races with his uncle who was a race car driver. I was hooked for life, not only on books, but race cars as well. By 14, I had graduated to the likes of John Steinbeck, Joseph Heller, J. D. Salinger and many more.

Utilizing my reading skills I was able to self-educate to the point that I was a copywriter for several award winning advertising agencies including my own, and today am a newspaper publisher. The power of the written word along with Mr. Williams saved me from reform school and maybe worse.







Design: The Coziest Space in the Home

Are you looking to update your fireplace? Or maybe you are building a home with a fireplace? Fireplaces have become a key space in interior design as we put our televisions above the mantels and all design elements are involved to create the perfect fireplace.

Linda Mugglin, one of the top interior designers here in Panama City Beach, has designed beautiful spaces all over Bay County including some of the most beautiful fireplaces. It is always a great idea to have an interior designer to guide you through a project, especially for a remodel. Interior designers have all the resources to get you from demo to the finished prod-

If your home is modern and you want a fresh and cutting edge fireplace, consider quartz. Quartz is a manmade stone and is available in a wide range of modern looks. It will give the fireplace a sleek and seamless finish. Icelake Vicostone Quartz is a top choice for this look. If you are more on the modern industrial look, go with something like Rugged Concrete quartz by Caeserstone. No mantel or a thin painted mantel will finish off your new sleek and modern fireplace.

Get a boho, beachy chic fireplace with a mosaic or por-



celain tile with some color and pattern. The Kenzzi Collection from MSI surfaces or Nostalgia from Emser are two of our favorite choices for this look. For a sophisticated look for a beach home, a travertine tile is the material of choice. Travertine is a natural stone with soft neutral color tones and a lovely texture. Unlike other tiles, Travertine tiles are available with a rough edge, creating a more antiqued and charming feel to a room.









A simple but timeless wood stained mantel will top off this beach chic fireplace.

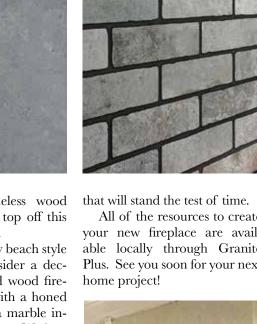
If French country beach style is your choice, consider a decorative and detailed wood fireplace surrounded with a honed or polished Carrara marble inset or a brick tile inset. We love the Marble Winter Frost tile from Emser and It is available in a variety of sizes and different mosaics to get a look that you

Last, but definitely not least, is the farmhouse fireplace. Brick tile is the top choice to get this look. Although a brick fireplace is considered a farmhouse look right now, I'm not sure this look has ever left the world of style. It is timeless and just keeps getting better with time. Our favorite brick tile is French Quarter. It comes in four beautiful color combinations. Combine some French Quarter tile with some shiplap and a wood stain mantel, and you have yourself a fireplace

All of the resources to create your new fireplace are available locally through Granite Plus. See you soon for your next









Keeping Your Floors Beautiful

By Kim Brazell, Marketing Director, Flooring Depot of Panama City

You had Cousin Cindy and her husband, Teddy, and their four kids for dinner. Grandma and Grandpa came for Christmas too. Your house took a bit of a beating and now it's time to get it ready for the new year. The Christmas tree and decorations have been taken down and stored away, but what's the best way to clean those new luxury vinyl plank floors that you bought right before the holidays?

"LVP is a great family choice," says Kristen Carter-Rowell, sales manager for Flooring Depot of Panama City. "They stand up to family life well. They are solid core floors and are scratch and stain resistant, mold and mildew resistant – and can be installed virtually anywhere in your home."

Luxury Vinyl Plank, or LVP, is one of the most common types of floors here in Florida. They are durable, beautiful, kid-proof, pet-proof and waterproof, which is great for our

climate and lifestyles. Your flooring is an investment, and you want them to look great for years to come. So, here are some practical tips to keep your floors looking their best.

Cleaning Tips for Waterproof Flooring

The best way to begin cleaning your floors is to sweep or run a dry dust mop over your floor to get rid of the dirt, dust and grit. Avoid treated dust mops as they may leave a residue behind which can dull your floor over time. For a more thorough clean, you'll want a Ph neutral cleaner, so nothing with a floor polish or detergent in it. Do not use vacuums with rotating beater bars on hard surfaces. Stay away from steam mops, as the heat can cause the vinyl layer to curl up and peel off. Avoid using mop and shine products.

How often should I clean my waterproof flooring?

Do a once-a-week clean with a damp mop, using warm water and a neutral detergent. This helps to remove dirt and keep



the floor in top condition. Keep in mind that you don't need a big amount of water to clean your floor and note that light colors often need more frequent cleaning.

How do I remove spots and spills?

As with any flooring surface, you'll want to absorb wet spills as quickly as possible by blotting with paper or cloth towels. Rinse with water if necessary and blot dry. Dried spots should be removed by gentle agitation

and rinsed with water. Blot dry.

How do I keep my waterproof floor looking good?

The single greatest cause of damage to any flooring or floor finish is abrasion from dirt and grit. Wherever possible, use walk off mats at entrances and doorways. If mats are placed directly on waterproof floors, use mats without latex or rubber backings to avoid possible discoloration. Use non-staining floor protectors under heavy furniture, chairs, and tables. Use appropriate window coverings, as direct sunlight may fade the color of the flooring over time.

In addition to cleaning, here are some more tips for keeping your flooring looking great.

Furniture should have felt pads attached to the feet to avoid scratching the floor. Heavy appliances or furniture should sit on non-staining large surface floor protectors.

When furniture has castors or wheels on the feet, they must be suitable for resilient floors, large surface non-staining, and swivel easily. Do not use balltype castors because they can damage the floor.

Office chairs with castor wheels should be equipped with wide, rubber castors and protective mats under the chairs.

Protective mats should be non-staining as rubber mats may discolor the floor.

All furniture pieces should have floor protectors under them.

The product should never be exposed to temperatures exceeding 140 degrees Fahrenheit. Avoid exposure to long periods of direct sunlight. Blinds or drapes should be closed during peak daylight. Exposure to excessive heat and light can thermally degrade the floor.

Regularly sweep or vacuum the floor to remove dirt and dust. Do not use a vacuum with a beater bar to vacuum the floor as this can cause floor scratches. Do not use hard bottomed electric brooms without padding as they can scratch the floor.

Following these helpful tips can help you maintain and love your floors for years to come.







By Maurice Stouse, Financial ADVISOR AND BRANCH MANAGER

The U.S. economy is on a tear so to speak. Economic growth is considered by some to be beyond red hot (Fidelity recently called it "white hot"). Corporate profits have been growing at record paces, despite higher prices for materials and labor. Yes, American companies are continuing to make record profits despite the biggest spikes in inflation in almost 40 years. So, many are wondering, can it continue? That 'it' is economic growth and along with-it productivity, profitability and ultimately stock prices, real estate prices and other asset prices.

Americans continue to increase their spending (U.S. companies, too) and they continue to increase their savings. Access to capital has never been so advan-

Will Inflation, Higher Rates and Covid **Slow Down Economic Recovery?**

tageous to corporate America, its citizens and its governments. Is that what has been driving inflation? Some argue it has not. They argue it is the (temporary) disruptions in the supply chain that is causing significant spikes for everything from semiconductors (computer chips) to clothing, building materials, and just about everything that relies upon shipping and delivery.

We, along with everyone else, hear and see a lot of what is going on and draw conclusions and formulate opinions. We will share them with you in this edition of Research and Commentary from The First Wealth Management.

We think it is going to take a lot to significantly slow down this economy and start to hurt corporate earnings. Starting with inflation, we think that it will sustain itself at 5% (not the 3.5% that the market is implying or the 6.8% of the Consumer Price Index). That rate by the way is more than double—in fact it is almost triple—what inflation has been in the past 20 years or so. Inflation at these

levels can threaten productivity and profitability for sure. However, we think not enough in this scenario to reduce profit growth below 10%. We aren't alone in this thinking, but it makes a lot of sense to us. Stock prices would benefit commensurably in this scenario. Stock prices tend to follow profits or profit growth, but some stocks get way ahead of themselves and get overvalued (Electric vehicle stocks or crypto exchange companies, for example). Some stocks continue to suffer a lack of interest or momentum and hence become undervalued. Believe it or not, energy stocks are still considered to be undervalued even though the sector is up over 50% for the year.

Next, the money supply. Fed stimulus and the growth of the balance sheet would have to slow down significantly or even reverse. It is important to point out that the Fed has slowed its pace of asset purchases (which has been increasing the money supply, kept rates low, created greater liquidity, made credit more available) but still has continued to grow its balance sheet and the money supply. Banks, as most depositors know, are not trying to increase deposits through higher rates on savings and CDs. Banks have access to a lot of capital. One reason bank stocks have performed strongly, and we think overall the sector will continue to do so, is simply put this way: Bank profitably grows when banks borrow on the short end (at close to zero) and lend on the long end (not close to zero, more like 3% and beyond). So, if rates or yields do go up, banks might grow their revenues and their profits more quickly.

The role that the Fed plays probably shouldn't be understated. Recently Global X (an investment management company of exchange traded funds) called 2020 the year of the virus, 2021 the year of inflation and 2022 the year of The Fed. We tend to agree. They went on to say that yields and economic growth will be key focuses for the Fed. That included commentary on which sectors rise with an increasing 10-year U.S. Treasury note rate and oil prices: Those are Financial Services (banks and financial services), energy (mainly oil companies but also oil services and energy transportation) and Industrials. Industrials encompasses a lot: Transportation (air, freight, rail, trucking) auto and equipment manufacturers, defense companies among others).

Economic contractions (recessions and depressions) are the result of restriction of credit. That is not happening right now and hence has been the wind in the sails of the economy. Left unchecked, however, that can lead to prices rising too rapidly (inflation), but also it can lead to asset bubbles. A greater supply of money pushes asset prices up and leads to higher levels of speculation. Question for readers to ponder: Is crypto currency a store of value and hence its rapid rise or is it also impacted by speculation because of the huge increase in the money supply? We think it is the latter and that investors should take caution when considering crypto as part of their asset mix.

What about Covid? Approximately 62% of the U.S. population is vaccinated. As newer variants emerge, will they evade vaccinations, cripple mobility, demand and ultimately economic growth? We think the proof is in the lockdowns or the lack thereof. Most governments and nations tend to be looking to how to live and continue to grow through this virus and begin to accept it as part of life in these times. We think that Covid will continue to temper economic growth (and even take a point or two out of inflation), but not freeze it or reverse it.

Because of economic growth the demand for energy (green or fossil fueled) will continue to grow. World demand for liquified natural gas alone (to generate electricity, heating and cooking) is seeing significant increase and now some are projecting that the U.S., within the next year, will be the leading exporter of the fuel. Areas of the world, namely Europe, pronounce that its energy mix will be close to 80% green energy by the end of this decade. Energy stocks and funds represent less than 3% of the value of the S&P 500. While

their profitability and stock prices have grown, they still don't have anywhere near the percent of the market as say technology stocks do at 27%.

Also, don't forget about infrastructure growth. There are industries, companies and sectors that could be the benefactors (along with their shareholders) of the significant investments being made into infrastructure (roads, bridges, 5G, railroads, the shoring up of flood zones and rising sea levels). There are mutual funds, exchange traded funds and individual stocks that investors could look at if they see this as an area of growth and profitability.

Regarding productivity: How can corporate America, and the corporate world keep up with higher costs of materials and labor shortages (inputs)? Labor shortages are likely to continue because so many people have left the workforce, population growth has slowed significantly, and the worker participation rate is near its lowest level in history. We think the advances being made every day in automation, artificial intelligence and outsourcing — when juxtaposed with higher cost of labor — deliver that badly needed productivity to remain or grow profitability. The Kiplinger Letter recently cited the demand and growth of so called cobots, or collaborative robots, that "work side by side with workers" as one example of technology boosting or improving productivity. This could be an answer to the not only the growing cost of labor but the shortage of labor as well. Investors have more access than ever to directly participate in these technologies or sub sectors through individual securities or through the funds that represent them.

In the end, until there is an opposing shift, we believe the economy will continue to grow.

At The First Wealth Management we encourage our clients, when considering changes, to make changes over time versus making them overnight. While we appreciate the old saying that at first you must concentrate to create wealth, we also appreciate that investors

Continued on page 31



RAYMOND JAMES



Your usual?

means sticking with what you know – but there may be a lot that you don't. Familiarity might be playing a role in some of your decisions.

Think Before You Act

To help you keep familiarity from overly influencing your financial plan:

• Don't confuse awareness with understanding or expertise. Rely on objective research.

• Take the time to consider your motivations for selecting certain investments or strategies

• Don't rule out an investment or financial strategy because it's foreign to you.



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There's a New and Better Laundromat in Town!



By Steven Harley, CEO, CFO, Head Janitor

Welcome to Total Laundry Services of PCB, your local one-stop shop for all your coin laundry, dry cleaning, comforter cleaning, and wash/dry/fold needs! Formerly known as Lakeside Coin Laundry, Total Laundry Services recently purchased and renovated the entire space! We have added much bigger washers, dryers, and some fantastic services as well.

For instance, we now accept credit/debit cards through our

front desk for any services provided, as well as accepting credit/debit cards on the washers and dryers! No cash or coins? No problem! We also have two brand new change machines.

Furthermore, we are currently processing the dry cleaning at our company-owned plant in Destin, so we now offer the fastest turnaround time on dry cleaning. Our huge washers/dryers on site are perfect to process those bulky comforters as well.

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Looking Ahead in 2022 and Preparing for Growth



Take a quick look around Panama City Beach and it is easy to see that our area is growing quickly. Residential housing is being built and sold at a rapid pace. As residents move in to occupy these new developments, they too will be utilizing all of our local services, including government. Bay County Tax Collector Chuck Perdue recognizes the importance of working with local developers and government administrators to create service centers to accommodate the growth.

"We have already outgrown our space at the Beach Office. We know there is a need for either an additional service center on the beach or a more expansive one to better accommodate our citizens," said Perdue. "We're in talks with County Officials and other constitutional officers about where they are seeing the greatest need for expanding service and asking to be included in those plans for office accommodations."

"The Latitudes development alone will significantly impact our office as their residents move in and need to obtain Florida driver licenses as well as register and title their vehicles. Additionally, condos and apartments are going up all along Panama City Beach Parkway. Again, any residents moving from out of state to Bay County will be required to visit our office for a driver license/ID card," said Perdue. "We're very much aware of the changing landscape and working to grow our offices as our area expands, so we don't wake up in a world where we have lagged behind."

In addition to space to better accommodate walk-in customers, the office is also working to expand behind the scenes services, including their Customer



Support Center which answers all incoming phone calls, processes mail payments, online renewals and follows up on email and website chats.

"It takes approximately two years for a new team member to have a really good understanding of the work we do and how to problem solve those transactions, because there are so many nuances to the work," said Perdue. "We are working hard to hire team members who believe what we believe and love serving people, so that as we are able to get more office space, we will have knowledgeable team members to serve both in our service centers as well as through our back office channels."

The Tax Collector's Office is aware of the challenges facing them as they look to expand at a time when everyone is hiring and businesses are having a difficult time retaining talent.

"We are not immune to the challenges so many others are seeing in their workforce. We have lost some great team members over the past couple of years due to retirements or just other personal needs which have arisen," said Perdue. "There is a significant learning curve and investment required for both us as an employer as well as to for the new team member, we're looking to hire individuals who want a career, not just a job."

In addition to office space to accommodate beach residents, the tax collector's office plans to open office space on Tyndall Air Force base as well as northern Bay County.

To learn more about the tax collector's office, please visit BayTaxCollector.com.



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By JEREMY NEEL

Dear Apex,

I have been having symptoms similar to allergies, but can't seem to shake them. My doctor told me to have my home checked for possible mold growth, but I do not know how to find it, or what to do if I do have a mold problem. Can you please give me some pointers on where to start? ~Katherine T.

Dear Katherine,

We would like to thank you for your question, and hope we can help you find some answers to put your mind at ease. Please keep in mind, every situation is different, and each case we handle has variables that cause us to specify remediation within that environment. With that being said, our first piece of advice to our clients is to not disturb any mold spores growing out of an area bigger than a 3ft by 3ft section (or 10 sq ft). According to EPA standards, this will need to be professionally remediated. Mold can be visible to the naked eye on surfaces, but the underlying effects that stem from hidden places such as inside the walls, underneath pad and carpeting, above ceiling tiles, and inside heating and air conditioning ducts can cause greater harm

Ask Apex: What is Mold Remediation?

because they remain undetected for longer amounts of time. This is why it is important to call our company to remediate mold and mold growth. We are able to diagnose where the mold growth is located; we can tell you if your soft surfaces such as carpet and padding, clothes, bedspreads, and furniture should be removed, remediated, replaced, or discarded. If the situation calls for it, we will remove a small section of drywall to see if there is a mold problem behind your walls. We are able to measure moisture within your walls to see if the environment is conducive to mold growth. If this is the case, our experts are able to stabilize the humidity in order for mold to discontinue growth, as long as everything has been properly cleaned and remediated. It is very important that the source is eliminated.

If not, mold will be allowed to recontaminate and regrow. Apex follows a protocol for every job, and according to that protocol, we are required to test post remediation. If our test fails, we happily return to the job, and continue the remediation. To date, Apex has not failed a post remediation verification, proving the fact that our company is extremely competent at what we

Now, let's talk about how mold can affect your health. You had mentioned seeing a doctor about persistent allergy symptoms. While we cannot diagnose any health symptoms, we can agree that, according to third party independent research,

are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision dation or a solicitation to buy or sell any security. Past performance is not indicative of future

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

Investing in oil involves special risks, including the

potential adverse effects of state and federal regulation and may not be suitable for all investors.

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

Bitcoin and other cryptocurrency issuers are not registered with the SEC, and the Bitcoin marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involves a high degree

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contain this and other information about mutual funds. The prospectus and summary prospectus are available from your financial advisor and should be read carefully before investing. mold can have ill effects such as fatigue, sore throat, headaches, coughing, wheezing, shortness of breath, sneezing, watery/ itchy eyes, and even nosebleeds. These are just a few minor symptoms from mold exposure. Other, more concerning symptoms can include, but are not limited

to asthma, depression, chronic sinusitis, respiratory infections, bleeding in the lungs, and even memory loss. Of course, if you have any of these symptoms, we recommend following your doctor's advice and treatment plan.

We highly recommend that if you suspect you may have a mold problem, either from visibly seeing mold growth, or chronic health problems, give Apex a call. Our initial inspections are free, and we will be more than happy to be honest with you and let you know whether you need our services or not.



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INFLATION

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should look to diversify in order to preserve wealth. We are not looking to be right with market commentary, but rather to be ready for changes and to work with our clients on making those

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