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# PCB Life

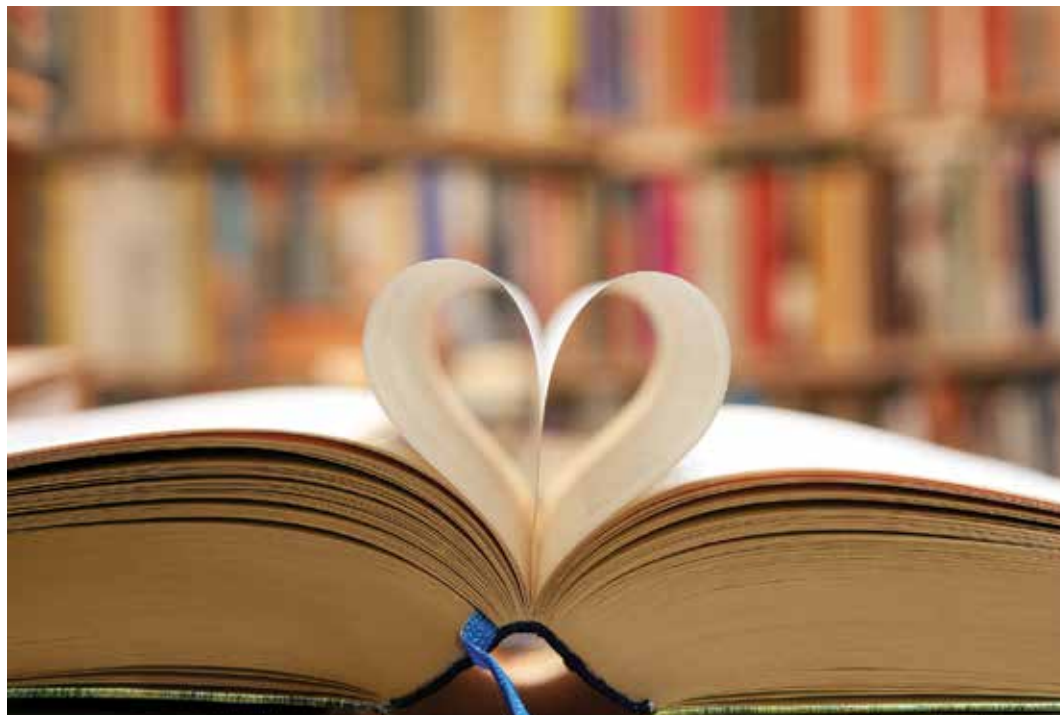
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## A Love Affair with Books

BY LAURA LASPEE, MLIS  
BRANCH MANAGER

Looking for the perfect way to show your love this month? Take the hand of your special someone and head post-haste to your local library branch. Yes, the library! Library cards are an amazing year-round resource and they're FREE for all residents of Bay, Gulf, and Liberty Counties. Equipped with this key to infinite worlds and learning, you can checkout up to 20 items at a time at any Northwest Regional Library System (NWRLS) location. Options include standard library fare such as books, audiobooks, DVDs and eBooks, but also less expected items like ukuleles, dulcimers, cake pans, telescopes, and more. Cool date suggestion: check out a telescope, a book on the stars, and pack a blanket to do some winter stargazing on the beach. If you're feeling really ambitious, add a ukulele to the list and pluck out a few dulcet tunes to set the scene (romantic gesture for the win).

Need a refresher for your ukulele skills first? Free online



music lessons are available through the library's ArtistWorks subscription sponsored by the Ukulele Orchestra of St. Andrews. Lessons are taught by professional musicians starting with beginner and moving to advanced tutorials. Lessons include guitar, ukulele, piano, voice, drums, clarinet and more! When in your Libby app, scroll down

to Extras, Select ArtistWorks and Get Access. This will provide a 30-day access pass, which you can renew when it expires. [www.nwrls.com/music-instruction](http://www.nwrls.com/music-instruction).

Check out our new online access to The Wall Street Journal and The Washington Post for all your news information - it's available just by signing up on our website.

Take a look at Creativebug where you will find unlimited access to arts and crafts courses for all ages.

We love going out to visit our patrons too. We bring the library to you! Thanks to a grant from the Institute of Museum and Library Services,

### BOOKS

*continued on page 3*

## Relief at Last for U.S. 98 Traffic Congestion

BY ED OFFLEY

For Panama City Beach residents and tourists alike, relief is finally in sight for motorists struggling with chronic traffic congestion along U.S. 98.

The Florida Department of Transportation (FDOT) has unveiled detailed plans for the long-awaited widening of the city's primary east-west highway from four to six lanes, beginning in May 2023. In a public information meeting on January 27, officials met with local business owners and residents to explain the three-phase construction project which will cover an 8.54-mile stretch of the highway from the west end of the Hathaway Bridge to Mandy Lane, the entrance to Frank Brown Park.

"We needed this project five or more years ago," Mayor Mark Sheldon told PCB Life. "Panama City Beach Parkway [U.S. 98] is over its capacity, and it has been for some

### U.S. 98

*continued on page 4*



Stacy Kehl, APRN



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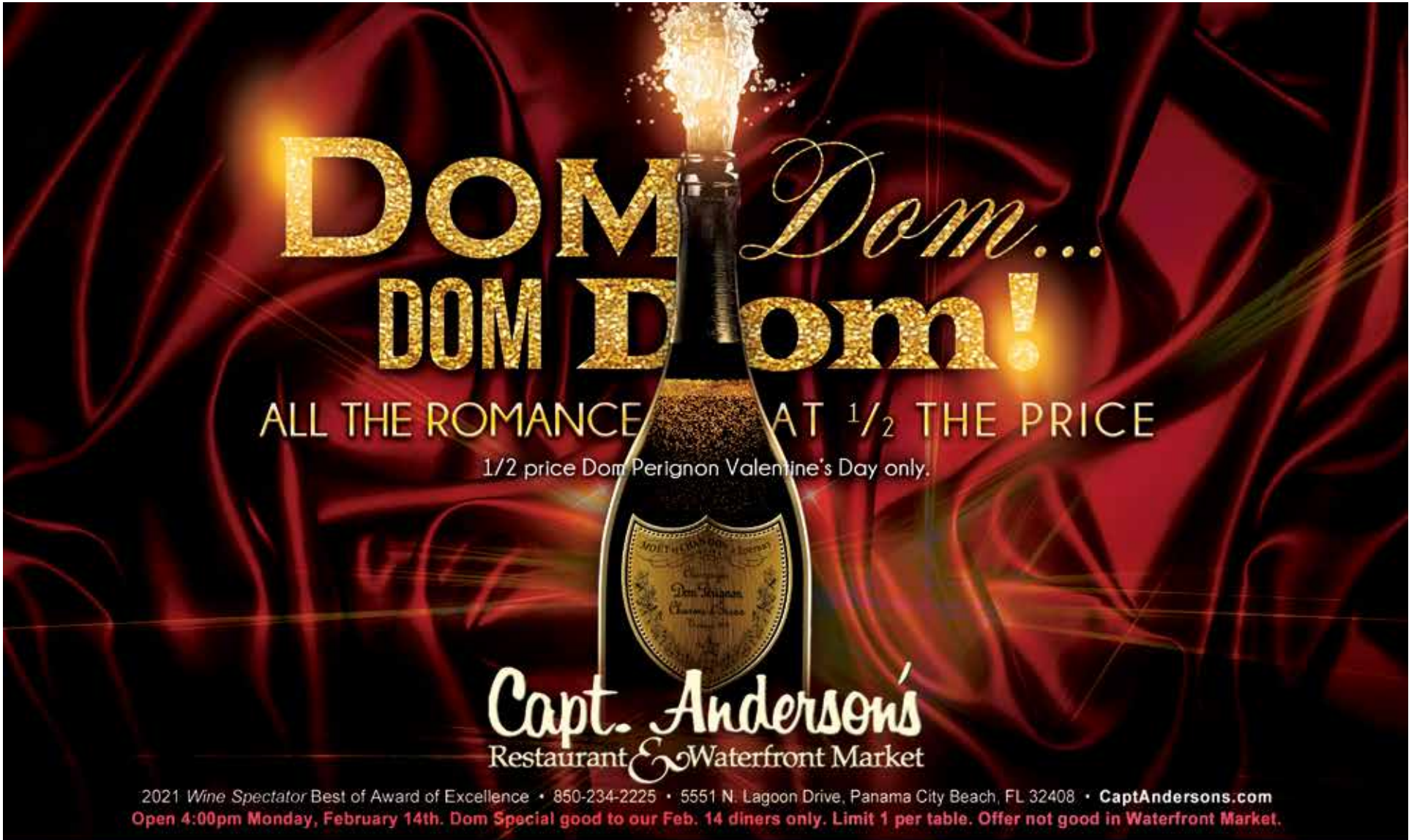
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**BOOKS**

continued from page 1

Northwest Regional Library System offers Mobile Library visits in Bay, Gulf and Liber-

ty Counties! Activities and services provided may vary from stop to stop but all Mobile Library visits will provide the opportunity to:

- Borrow books, DVD movies, and Books on CD for all ages.
- Return books borrowed from any NWRLS library.
- Access the library catalog and place holds on desired titles.
- Pick-up previously requested materials.
- Access free Wi-Fi from our hotspot.

• Register for a library card account. (Photo ID and proof of residency required)

• Receive information assistance from library staff.

Please note, a valid library card is required to borrow library materials from the Mobile Library. Items borrowed will be due upon the next visit of the Mobile Library, however items may be returned to any NWRLS location.

Once safe to resume small gatherings, Mobile Library vis-



its may include special programs such as Virtual Reality Demonstrations, Technology Training Classes, 3D Printing, Craft and Maker activities, STE(A)M games, and more! Please check this website www.nwrls.com for updated information including a schedule of Mobile Library locations and times when available.

A list of current stops made in Bay County:

Callaway Arts Center, Panama City Farmers Market, Foun-

tain Community Center, Under the Oaks Park, Frank Brown Park, Sheffield Park, and Mexico Beach Welcome Center.

Our friendly librarians love to help patrons find a new read. Some of our recommendations for 2022 are:

- **The Maid** written by Nita Prose
- **Fiona and Jane** written by Jean Chen Ho
- **American Gods** written by Neil Gaiman
- **The Invisible Life of Addie LaRue** written by V.E. Schwab

• **The Poisonwood Bible** written by Barbara Kingsolver

• **Lost & Found** written by Kathryn Schulz

• **Wish You Were Here** written by Jodi Piccolt

• **Call Us What We Carry: Poems** written by Amanda Gorman

• **The Stranger in the Life Boat** written by Mitch Albom

We are hoping to offer Story

Walks in the near future to be held outdoors. Follow our Facebook page for all upcoming virtual children's programming.

AARP will return this year on Monday, February 14th. They are helping people with their taxes by appointment only. Please call (850) 329-5235 and leave a voicemail with your name and telephone number. A volunteer will contact you to set up an appointment. AARP tax volunteers will be here at the library every Monday and Saturday from 9 a.m. to 2 p.m. during tax season except for Monday, February 21st when the library is closed for President's Day.

Stop by and say "hello," we'd love to see you!

*Funding for the Creativebug, The Wall Street Journal and The Washington Post online is provided through the Expanding Outreach and Digital Access Grant through September 2022. This project was funded under the provisions of the DLIS Florida American Rescue Plan Act (ARPA) from the Institute of Museum and Library Services. Florida's DLIS Florida ARPA program is administered by the Department of States Division of Library and Information Services.*



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# PCB Chamber Valued Member Spotlight



## Since 1965: Bill Cramer Chevrolet Buick GMC

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We are excited about the growth being experienced in

# BILL CRAMER



this area. We look forward to opening a new facility at our recently acquired 25 acre property on Hwy. 98, next door to the Harley-Davidson dealership.

Originally established as a Chevrolet only dealership, Bill Cramer GM is now a full-line

GM dealership. We sell and service new Chevrolets, Buicks, GMCs and Cadillacs, as well as an enormous inventory of pre-owned and certified preowned vehicles. As evidenced by our high Google review rating, we have a solid reputation for tak-



ing great care of our customers....before, during and after the sale.

At Bill Cramer GM, we constantly invest in training of employees and securing state

of-the-art equipment and facilities. We strive to make our customers' service experiences second to none. Whether visiting our full-scale service department, or our "Certified Service Express Center," you will find yourself pleasantly impressed. Our customer service lounges are equipped with free WiFi, complimentary snacks and beverages. Perhaps our tagline says it best, "We'll make it safe, we'll make it easy, and take great care of you."

### U.S. 98

*continued from page 1*

time. Two additional lanes are desperately needed to enable traffic to keep flowing."

"This has always been a priority," FDOT spokesman Ian Satter agreed. He noted that Bay County officials have pressed the department for years to alleviate congestion on the Beach. "Who knows the needs (of county motorists) better than these officials who live here in the community?" he added.

Bay County Chief Infrastructure Officer Keith Bryant recently said that U.S. 98 suffers from the worst congestion of any roadway in the county. As currently designed, the four-lane highway is built to handle 45,000 vehicles each day. But that number rises to as many as 80,000 during the summer months, triggering frequent miles-long traffic jams. Easing that congestion remains the county's "biggest challenge," Bryant said.

"We have a failing grade for

[traffic] capacity on U.S. 98 now," Satter said.

Relief will not come without some short-term pain, however. Construction on the first two of three phases – with inevitable traffic delays – will take at least two years to finish.

Plans call for redesigning the current four-lane divided highway to three 11-foot-wide east- and westbound traffic lanes, along with a seven-foot-wide bike lane and a six-foot concrete sidewalk on either side of the roadway. Where deemed neces-

sary, sound-buffering walls are also in the plans. The project will remain within the existing right-of-way by narrowing the existing median strip, Satter said.

Because of that, private property acquisition has been kept to "a minimum," limited primarily to the purchase of parcels of undeveloped land north and south of the roadway for seven retention ponds, the spokesman said.

As currently planned, the widening project will occur in three phases that FDOT officials have labeled Segments 3, 4 and 5:

- Segment 3 comprises a 2.34-mile stretch of U.S. 98 running east from Mandy Lane to a point just east of Nautilus Road. The current cost estimate is \$33 million for this phase.

- Segment 4 is a 2.3-mile section of U.S. 98 running east from Nautilus Street to Richard Jackson Boulevard. It has a current cost estimate of \$31 million.

- The final phase, Segment 5, will continue the highway

*Continued on next page*

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# PCB Chamber New Member Spotlight



## Introducing: Panhandle Sparkle Bins

We are Panhandle Sparkle Bins—Bay County’s premier residential and commercial bin sanitization and cleaning company. Panhandle Sparkle Bins is a locally owned and family operated business that supports and services all of Bay County as well as the Santa Rosa Beach area. Inspired by a service our daughter and son-in-law received in Warner Robins, Georgia, we thought, “Hey! Bay



County needs this service!”

After researching this industry and all that is involved, we

were sold when we learned of the positive environmental impacts services like ours support. All Bay County residents know how vital our waterways are to our local economy! We were pleased to learn that all our cleaning products are Green Seal certified. In addition to this, the wastewater created while sanitizing and cleaning a bin is all self-contained. That means no potentially harmful

bacteria and waste entering our groundwater or runoff! We truly believe this is one responsible step we can take to help protect our precious local ecosystem.

Our process: Our truck is truly one-of-a-kind! We come the same day your trash company collects your garbage. Using pressurized heat that reaches over 200°, we sanitize and kill 99% of the common germs and bacteria found on and in your

bin. We then spray our deodorant on your bin leaving it smelling fresh and clean. I know! It sounds contradictory—a good smelling garbage bin. To freshen up your bin, call (850) 774-BINS (2467) or visit their website, [www.panhandlesparklebins.com](http://www.panhandlesparklebins.com). You can also find them on Facebook as Panhandle Sparkle Bins or on Instagram @ Panhandle Sparkle Bins.

### U.S. 98

*continued from page 4*

widening and redesign from Richard Jackson Boulevard to the foot of the Hathaway Bridge. Construction of the 3.9-mile stretch is estimated at \$60 million. While FDOT will acquire right-of-way funding this year, the final phase has yet to receive construction funding, and the timetable for the start of work has yet to be determined, Satter said.

While the construction itself will temporarily add to motorists’ woes, Satter said the wid-



ening project will significantly benefit the Beach. “This will not only address current needs but those twenty to thirty years down the road,” he said.

“These two additional lanes will take some of the stress off this highway,” Sheldon said. “The opening of the second phase of Philip Griffiths Sr. Park-

way [north of U.S. 98] helped some, but two additional lanes is what we need for our residents, commuters and visitors.”

For information on the U.S. 98 widening project, go to the FDOT web

site at [nwfroads.com/projects/217838-3](http://nwfroads.com/projects/217838-3). A separate improvement project is underway on a 6.9-mile stretch of U.S. 98 on the west end of the Beach from the Walton County line to Heather Drive. This project includes construction of a 10-foot multi-use path on the south side of the highway; a six-foot sidewalk on its north side, fifteen left- and right-hand turn lanes into various side streets, and a redesign of the U.S. 98-Front Beach Road intersection. Estimated completion of that project is in late 2023.

For information on the U.S. 98 west end project, go to the FDOT web site at <https://nwfroads.com/projects/437759-1>.

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 Community

# Charter Changes Important to City Efficiency



BY MAYOR MARK SHELDON

According to the Florida League of Cities, every city in the State of Florida has a City Charter. A charter is considered the governing document for the community. Panama City Beach's City Charter is going on 52 years old.

Since its adoption in 1970, it has been updated 11 times – in 1978, 1982, 1983, 1984, 1988, 1997, 2002, 2006, 2010, 2011, and 2014. We are now proposing another update, via voter referendum, which is the same procedure followed for these previous updates. The amendments will be placed on the April 19 Municipal Super Tuesday ballot. The exact terminology for these eight ballot questions is to be approved after this article is published and can be viewed on our website at [www.pcbfl.gov](http://www.pcbfl.gov).

For these Charter amendments, the City took a unique approach by appointing one citizen from each of the City's four wards to review the Charter and

make suggestions. The Citizen Charter Review Advisory Committee, led by Vice Mayor Geoff McConnell, met more than a dozen times over several months to discuss how to make the document more viable and relevant in today's world. As these updates were hashed out, the citizen committee brought in City staff and the Civil Service Board chairman to discuss any and all changes.

It was a great process, and we ended up with a list of changes longer than we anticipated. We knew there were inefficiencies in areas like purchasing, soliciting bids, buying authority for the City Manager and the inability to make emergency purchases. But this group went over every word, identifying and weeding out language, landing with 27 amendments.

Some of the changes are miniscule. For example, staff wanted to be able to use digital and electronic signatures on documents. This is a widely accepted practice in today's world.

Another amendment requires that those seeking office in the City be a resident of the City for at least a year prior to running. Citizens serving on the committee were adamant about candidates being invested in the community. They wanted to see candidates who had lived here long enough to know the community and the issues we face.

Another proposed amendment raises the threshold for routine purchases crucial to

daily operations from \$10,000 to \$25,000. With inflation and supply chain issues that continue to drive prices, a \$10,000 threshold for purchases is simply too low to enable our departments to function efficiently. Some cities and counties have purchasing thresholds as high as \$250,000.

We want voters to feel comfortable with these proposed changes. We know Charter amendments are not the most exciting thing to come before our community. But, they are important. And the process of change has been spearheaded by everyday folks. A big thank you for the hours of work put in by our volunteer committee members Ryan Houk, Rick Ramos, Zach Coleman and Matt Bush.

Look for educational videos coming in March which will explain each of the eight ballot questions. They are:

- Increasing the residency requirement for mayor and city council candidates from six months to 12 months.
- Setting a cap on sole source purchases for the Utility Department without competitive bid, at \$50,000, and increasing the purchase threshold on competitive quotes for non-sole source goods from \$25,000 to \$100,000.
- Increasing the City Manager's emergency purchase authority to \$100,000, and the routine purchase authority from \$10,000 to \$25,000.



- Authorizing the use of competitive bids obtained by other governmental agencies or cooperative purchasing entities for goods without separately advertising for bids.
- Exempting the purchase of goods and services from competitive bid requirements for IT under certain conditions related to proprietary software designed for municipalities and in the case of cyber-attacks.
- Establishing the duties of the Assistant City Manager; requiring an annual review for

the City Clerk and City Attorney; and providing for a public hearing for the City Manager if terminated for cause.


- Revising the Civil Service Board's duties streamline hiring and updating causes for termination by removing language including immorality and drunkenness.

- Approving miscellaneous Charter updates relating to budget, execution of documents with digital signatures, and extending the publication period for bids from 14 to 21 days.

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# The Street Cat Society: Bringing Happiness and Food to Homeless Felines

By JAMIE ZIMCHEK

Panama City Beach's population of homeless cats might be some of the luckiest felines prowling the streets. Why? They have Molly Grady, the founder of the non-profit, Street Cat Society, to thank. It all started one day when Grady, a former home inspector by trade, went to a retail store and saw a few scrawny kitties that clearly had no humans to call their own. "So I put some dry food on the curb," explains Molly with a chuckle that hints at what came next. "Then this cat had kittens, and so they needed a little house, and then the kittens got bigger so they needed a duplex... everywhere I went there were cats." So Molly Grady decided to do something about it. She started by getting all the cats in different colonies spayed or neutered, and she also began to feed them daily. "I feed them regularly every morning so I can monitor them, and they're all vaccinated and healthy," she says. This is no easy undertak-

ing: right now, she maintains assorted homeless cat colonies that together number roughly 100 felines across Panama City Beach.

But that's getting ahead of the story. Three years ago, Street Cat Society formally became a non-profit, and in the meantime Molly has been busy. Initially, not all businesses were thrilled to have their homeless cat populations "encouraged." "At first I had to be incognito," Molly explains. But when business owners saw the results, they were won over, and now she has full permission to do what she does at each location.

One day, while she was working her other job at a local retail store, a customer noticed the black cat painted on Molly's shirt and they fell into conversation. Fast forward slightly, and Melinda May, that customer, now advocates for the Street Cat Society by donating her time to manage PR for Molly and the Street Cat Society (visit them at [instagram.com/streetcatsocietypc](https://www.instagram.com/streetcatsocietypc) or [facebook.com/StreetCatSocietyPC](https://www.facebook.com/StreetCatSocietyPC) to see her handiwork). It takes Molly six hours a day and costs her 24 thousand dollars a year just for food and medical care, not counting spaying or neutering costs and housing, which doesn't leave her much time beyond her regular working hours and daily cat feeding hours to promote the cause. "Because I'm spending all my time with the cats and then work, I'm not people-connected," she explains. Thanks to Melinda's efforts though, they are slowly getting the word out to the community.



Molly doesn't want to stop here either, she has bigger objectives. "My goal is to start cat havens. I need to start with one here - I moved into an area where there are hundreds of homeless cats and I'm trying to

get these cats fixed and taken care of. There's no reason they cannot be taken care of onsite," she says. "They're not a nuisance to anybody, and they're perfectly happy and content." Of course, they all need adequate shelter and need to be fed every day, but the cats in Molly's care? "My cats are all fat, sassy, happy, and healthy," she quips with satisfaction. "I pick up where the TNR (Trap-Neuter-Release) leaves off. I do the TNR as well for the cats I take care of, but I go beyond that."

Since the Street Cat Society cats are happy and healthy where they are, Molly needs not new human homes for them but other kinds of help to keep her mission alive. In addition to welcoming any funding for food and medical costs, she really needs volunteers to help her

feed the cats and build shelters for the colonies. She also needs someone able to render a drawing of an upgraded cat haven; currently most of the shelters are cobbled together from styrofoam coolers, tarps, and duct tape. With a rendering of a proper shelter made from actual building materials in hand, Molly could apply for grants to help her expand and also give her the resources to be able to service calls from people who find strays in need of medical care or a cat colony to call home. Interested in giving these cats a paw up? Reach out to Molly Grady on Facebook, Instagram, or via email at [streetcatsocietypc@gmail.com](mailto:streetcatsocietypc@gmail.com). It just might give you the "purr-pose" you're looking for in 2022.



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Community

# 2022 is Lookin' Good!

BY PAM ANDERSON

Wow! We are really looking forward to another great year here at Capt. Anderson's Marina. Besides all the great fishing and cruising opportunities we have the Event Center booking everything from Weddings, Seminars, Birthday Parties to ticketed events and corporate meetings.

All our neighbors here in the Grand Lagoon area are saying the same thing-2022 looks good! Really good! And there is so much offered in our unique area. We have Cajun, Mexican, and American cuisine, Lo-

cal seafood galore, night spots, great curio and antique shops all locally owned and operated. Coming soon, lots of water adventures!

While all the boat operators are busy this time of year with painting, repairing, USCG inspections and the like, we are busy planning the Valentines Day Cruises. Besides their boat maintenance, our boatmen are out whenever possible adding fishing reefs offshore to enhance the habitat and the fishery off Bay County-at their own expense.

Valentines Day Cruises on the



Capt. Anderson III are annual events, on February 14th. And, this year, we are offering a Valentines Dance at the beautiful waterfront Event Center from 2 p.m. to 4 p.m.-for all those guys who want to do something extra for those special ladies in their lives. The cruises are scheduled from 12 noon until 1:30 p.m. and 4:30 p.m. until 6 p.m. You can make reservations online or in person or by phone for cruises or the Event Center.

Our 'Upper Deck' bar quickly became popular for those who wanted a little refreshment

as they watched the fleet come in or just to enjoy the beautiful view of Grand Lagoon at lunch-time. It will open in March, as will the market and grille.

There will be several new venues here at the marina starting in April, but shhhh, it's a secret!

Several charter and guide boats in Grand Lagoon and Treasure Island's headboat, Jubilee, are open for winter visitors. When you're from Minnesota, 40 degrees is balmy, right? Fishing is always fun whether you're freezing or feeling the heat.

A lot of the fishing this time of year is commercial fishing. Many of our charter boat operators have dual licenses, so in the winter they are able to commercial fish, keeping local restaurants full of that fresh Gulf seafood we all love. They all switch into the 'recreational fishing' mode March 1st, just in time for Triggerfish season to open. Did you know there are 10 species of snapper off our shores that you can catch and keep all year?

Red Snapper season opens June 1. Be sure to reserve early!

When planning your fishing trip, remember Capt. Anderson's Marina... home of 3 large head-boats, 38 private charter and guide boats, and 4 dive boats... and Shell Island/Dolphin Cruises.

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# Deepening Business Relationships



BY MARTA ROSE-THORPE

A few years ago, I attended a businesswomen's symposium where the morning keynote speaker talked about her TRIBE. Her "Tribe" was the ten or twelve people in her life that influenced her the most. I call these kinds of people "Engines" – people in our lives who pull us forward, as opposed to "Anchors" – the people who hold you down (needy, drama, victims, etc.). These were people she saw and spoke to frequently, worked on events together, promoted each other's businesses and brand, supported each other's causes, and even financially supported each other by purchasing their products and services. In doing so they were able to be each other's testimonial and give referrals.

Your tribe serves an important purpose. It fulfills things that we, as both business professionals and human beings, need: support; inspiration; business advice and direction; idea-sharing and brainstorm-

ing; data-sharing; opportunities to co-promote and co-brand; events, committees and forums to participate and contribute; and opportunities for you to make a difference in your community.

Let's talk about deepening business relationships. Have you heard this saying, "People do business with people they know, like and trust?" Here are four relationship-deepening strategies to think about and use.

**Brand Foundation.** You are your BRAND... So what is your **Authentic Brand Foundation?** Is your lifestyle congruent with your brand? The way you live, the places you go, the way you present yourself, the activities that occupy your time, the people you spend time with. Are there discrepancies, or is everything consistent and harmonious?

It's not who you know, it's who knows YOU. You can't know all your potential customers, but by **raising the profile of your brand** (you) your customers can certainly know you, whether by internet, TV, radio, mailers, networking events, social media, etc.

**Being an Encourager** is one of the best ways to establish a deeper relationship with someone. Do you know the difference between a thermometer and a thermostat? A thermometer reflects the atmosphere around us – it mirrors back what's going on. A thermostat lifts the atmosphere to where you want it

to be; it affects the atmosphere. thermostats are encouragers. Encouraging leads to encouragement. When you take the time to encourage others, you become encouraged.

**Show Appreciation.** Everyone likes someone who appreciates them. One of my favorite sayings is, "People will forget what you said. People will forget what you did. But people will never forget how you made them feel." The most powerful tool you have in creating success in your life is to appreciate other people. When you appreciate others, you'll find that your relationships are stronger; your circle of friends is growing wider; your career and business is succeeding beyond your expectations; and your life will simply be happier.

Remember that the two most powerful words in any language are "thank you." Saying thank you communicates that you value and appreciate the other person. Saying thank you has the power to completely change the other person's mood, for the better. Saying thank you has the power to create friendships. Saying thank you has the influence to create loyalty. Forgetting to say thank you leaves the other person feeling taken for granted and unappreciated, feelings that will more than likely damage building future bonds.

And finally, here are just a few more ways to deepen relationships: **Believe in People;** put your reputation on the line to

vouch for them. Speak up with positive words and affirmations. **Connect People.** Encouragers are always looking to bring people together and connect them with opportunities. Find out people's strengths and gifts, and help them get plugged in. Call

someone up and invite them to lunch. Ask them their story... then listen. Attend someone's event, or something they're involved in, or something they put together. And bring someone into your own tribe!

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 Community


By JULIE MCCONNELL, UF/  
IFAS EXTENSION BAY COUNTY

As summer flowers begin to fade and deciduous plants lose their leaves, our gardens can start to look a little drab and uninviting. If you are looking for a plant to bring some winter interest to your garden, consider adding camellias to your landscape. These evergreen shrubs or small trees keep their foliage all year and grace us with beautiful flowers in the fall or winter depending on type.

There are two primary species of camellias found in the nursery trade, *Camellia sasanqua* and *Camellia japonica*. There are some fantastic hybrid camellias available, but for simplicity I will only focus on the two

## Let's Get Growing with Julie: Camellias Bring Color to the Winter Garden

species. Commonalities between these include a preference for acidic soil (pH between 5.0 and 6.5) and part shade. They are very intolerant of being planted too deep, so make sure you plant them slightly above-grade and mulch lightly, avoiding the trunk or crown of the plant.

### **Camellia japonica**

Also known as Japanese Camellia, *C. japonica* are less tolerant of full sun conditions than *sasanqua* types. The ideal lighting condition for Japanese Camellias is an area of the garden with partial sun; direct morning sun or high light all day is fine but avoid placing in sites where they will receive midday to afternoon sun for prolonged periods.

Japanese Camellias are known for their winter display of color. Most varieties bloom January – March, but some may start a bit earlier. Flower shapes include single, semi-double, anemone, peony, and formal double. Colors range from



pure white to pale yellow and all shades of pink or red, and even a combination of colors. *Camellia japonica* plants tend to grow quite large, easily reaching 10-15' tall and wide with some

older specimens approaching 25 feet tall! Give these plants room to grow to their potential when placing in the landscape. Large shrubs can also be pruned into a multiple trunk tree form shape if desired.

### **Camellia sasanqua**

*Sasanqua* camellias also prefer part sun conditions but will do well in full sun if offered supplemental irrigation during dry periods. Leaves, flowers, and plants in general are smaller than *C. japonica*. A few cultivars such as 'Shishi Gashira', 'Bonanza', and 'Mine-no-yuki' grow in a more horizontal habit than upright, making them a good candidate for foundation plantings or in front of larger shrubs. Other *sasanqua* cultivars can reach heights of 10-15'. *Sasanqua* camellia flowers are usually at their peak in the fall, but bloom times range from September to January. Although they can have dense flower shapes like *C. japonicas*, many

varieties have more open flowers with exposed stamens that are visited by honey bees and native pollinators when few other flowers are blooming. As *sasanqua* flowers fade, the petals drop off individually leaving a carpet of color beneath the shrubs.

If you would like to visit a historic garden with many beautiful camellias, Eden Gardens State Park at the Walton/Bay County line has an incredible collection. Their annual Camellia Festival is held on Feb 12, 2022, from 10 a.m. to 2 p.m. For more information visit [www.friendsofedengardens.com/events.html](http://www.friendsofedengardens.com/events.html).

*Julie McConnell can be reached at [juliebmcconnell@ufl.edu](mailto:juliebmcconnell@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.*

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



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# Talking Trash: Waste Pro Management With the Community Assist

By JAMIE ZIMCHEK

It was Thursday, October 19, 2018, and rows of trash bags were stacked by many a curb

Division 118, covers Bay County of course, but also runs service out to Port St. Joe and Sneads in the east, west over to Destin

exclusive earned \$10k safety bonus and \$5k safety bonus to helpers. They're awarded every three years to outstanding employees who exhibit a great safety record. "I'm a safety manager at heart," explains Akins. "It's

very important to me - I want my guys and gals to go home with all their "fingers and toes, bumpers and taillights, as they came to work."

New to the area and need to sign up for trash service? Call

the office to set up service with a service representative. You can pick up your can yourself or have it delivered. Sometimes there's a fee that goes with a con-

*Continued on page 13*

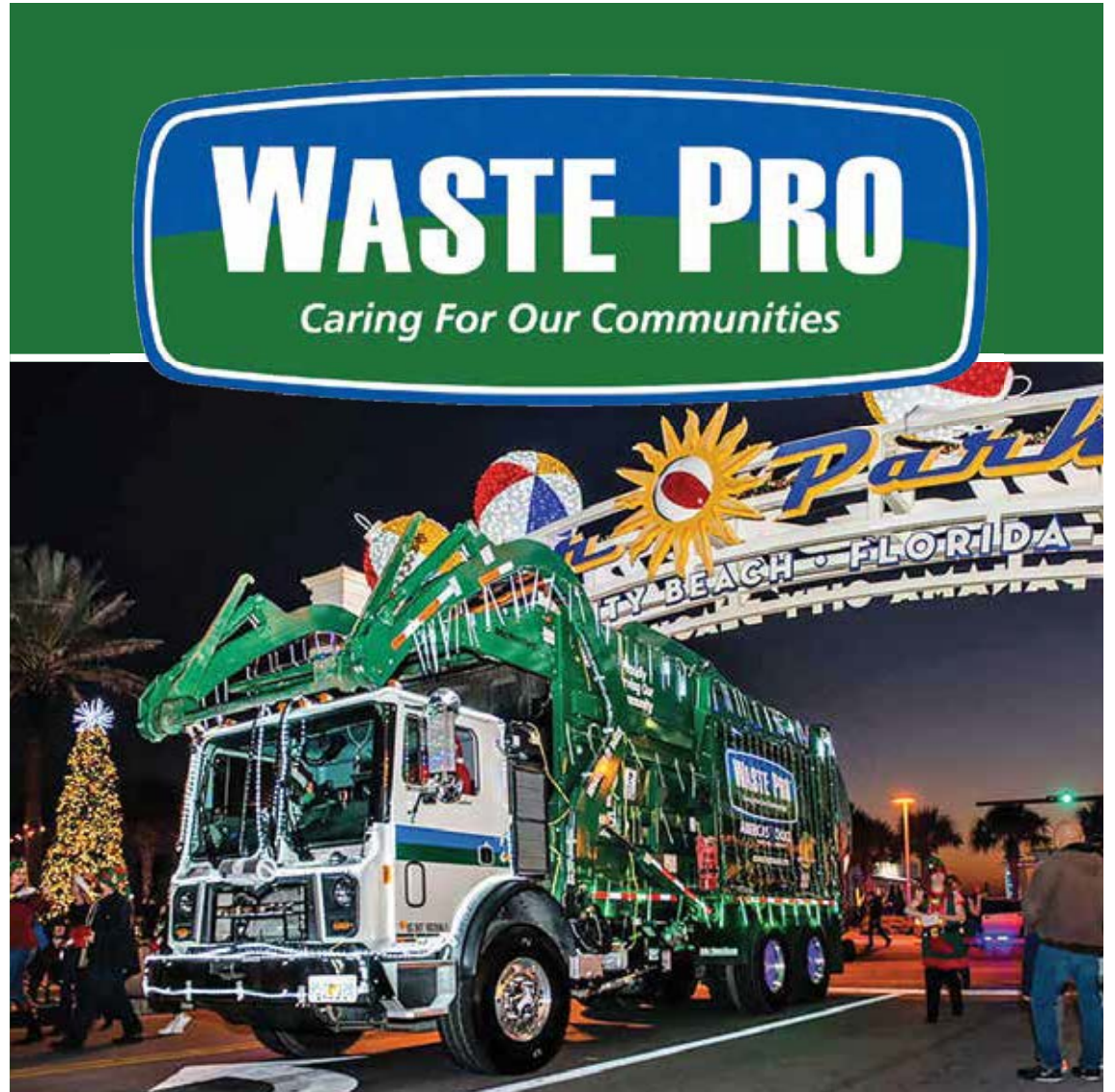


across Panama City Beach. While the city's citizens were incredibly grateful to emerge relatively unscathed from Hurricane Michael, curfews, boil water notices, overflowing trash cans, and power outages kept things a far cry from normal. Then, through the muggy air, came the welcome rumble of a Waste Pro truck. Full disclosure: there may have been cheering that took place, much to the bemusement of the driver and helpers working their way through the neighborhood in question. As the only company based on the beach, Waste Pro wasn't just servicing their regular routes either - they also were picking up for other Panama City-based companies. "Following Hurricane Michael, we were asked to service every single container on the beach because no one could get in," explains David Akins, Waste Pro Management's division manager. Though he came on board in June of 2019, everyone still talks about Hurricane Michael. And the teams manning these Waste Pro trucks? "They were out there taking care of everybody while everyone else was at home taking care of their houses," says Akins. "A lot of them lost their homes, but they still came to work."

This dedication to the community is just one of the reasons the company has such a widespread presence in the area. The company as a whole just celebrated its 20th anniversary, and they've run a division here in Panama City Beach since 2008. Bay County's division,

and Defuniak Springs and on across the I-10 & 20 corridor for a coverage area that takes in a total of about 5,000 square miles. With three lines of business, Waste Pro can adeptly handle residential, commercial, and industrial trash. "I've got about 65 employees working for me between here and our Marianna facility," says Akins. "We run about 36 routes, and that goes over all lines of business, about 53 trucks altogether." On September 1, Waste Pro also acquired Mr. Trash, and recently began servicing the new Margaritaville subdivisions. "We're making some changes in our routes to adapt to that as well. We have more new containers on our way to use for customers," says Akins.

As is to be expected with such local growth, Waste Pro is also looking to expand its team. "We have positions available for people to join us," says Akins. "We are in a growth pattern, and we are one of the largest industrial haulers in the area." To incentivize potential employees, there are safety bonuses but also the Co-Heart Program. "Co-Heart is fantastic," Akins explains. "It's something that we offer - we are licensed by the state of Florida and the United States Department of Transportation to sign off on individuals who qualify to get their CDL (Commercial Drivers License)." This gives qualified 'helpers', also known as 'slingers' who work the backs of the truck) the opportunity to get the necessary training to become drivers. And those safety bonuses? Waste Pro offers the



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 Community

# Reaching out a Helping Hand: Rotary Community Corps to the Rescue

By DAVID WESLEY

Most of us around the holiday tables served ourselves an extra helping and are now in the new year having second thoughts about that (maybe). It depends on our goals for the new year. Helpings are very welcome though, with no reservations, when we talk about a helping hand. According to Webster's Dictionary the phrase was first known to be used in the 15th century. Then as now, people need a helping hand and they always will. There is an RCC group (Rotary Community Corps) serving our community with helping hands by making our Veterans at the Sims Veterans Home feel appreciated on each holiday; making our beach look better by participating in beach clean ups; helping the homeless by creating backpacks of needed supplies; and weaving mats for them to sleep on. Special Ops is the local RCC sponsored by The Rotary Club of the Emerald Coast. This is a group of non-Rotarians shar-



ing the Rotary commitment of changing the world through service projects. RCC members plan and carry out projects in their communities and support local Rotary club projects. Special Ops was created to bring the principle of Service Above Self to adults with special needs which provides the opportunity for its members to be the SERVERS, not the SERVED. Currently the 15 members meet twice a month to plan and implement projects. This month Special Ops worked on and delivered goodies they baked and decorated along with handmade cards for Valentine's Day to Sims Veterans Home. Last October they delivered Halloween

door decorations. The Special Ops members will continue all year long to serve and be a helping hand at Sims and around our community. They bring the talents and energy they have to help serve. They understand and are the embodiment of Dr. Martin Luther King, Jr.'s insightful reminder that:

"Everybody can be great, because everybody can serve. You only need a heart full of grace, a soul generated by love. And you can be that servant."

Special Ops members must be 18 or older and be a person of good character. Anyone can join, but programming and activities are focused on providing adults with special needs the opportunity to respond to the Rotary call of Service Above Self while enjoying being together.

Join them at 11 a.m on Saturday, April 2, for the opportunity to support Special Ops as they assist The Rotary Club of the Emerald Coast in the sponsorship of a benefit for Rotary

Youth Camp. A Break-a-Thon is being coordinated and hosted by Senior Chief martial arts instructor Richard Higgins, owner of American Martial Arts, Inc. located on Allison Ave in PCB. Students will find sponsors to pledge a donation for every board broken by the sponsored student in a one-hour time frame. Money raised will be donated to the Rotary Youth Camp, a free overnight camp for children with disabilities. For more information about The Rotary Club of the Emerald Coast, Special Ops, the Break-a-Thon, or Rotary Youth Camp contact: [ecrotarypcb@gmail.com](mailto:ecrotarypcb@gmail.com)

## NWRLS Library Card Provides Online Access to Washingtonpost.com and The Wall Street Journal Online

The Northwest Regional Library System (NWRLS) has expanded its sponsored subscription access to all patrons to include WashingtonPost.com and The Wall Street Journal online available with your library card. A library card is free for all residents of Bay, Gulf and Liberty County. Visit your NWRLS location with proof of residency and photo ID to pick up a library card. Access to the online newspapers will be available on your personal device whenever and wherever you'd

like to read the most up-to-date news on a global scale!

To create your accounts with WashingtonPost.com and The Wall Street Journal online, visit the Northwest Regional Library System website at [www.nwrls.com](http://www.nwrls.com). Select the "Books & Research" tab and then the "Databases" page. Login with your library card number to be able to create an account for free trial-access and this can be renewed until the grant period is over in September 2022.

Funding for online access to

*The Wall Street Journal and The Washington Post is provided through the Expanding Outreach and Digital Access Grant. This project was funded under the provisions of the DLIS Florida American Rescue Plan Act (ARPA) from the Institute of Museum and Library Services. Florida's DLIS Florida ARPA program is administered by the Department of States Division of Library and Information Services.*




*For more information about Northwest Regional Library System services and databases, visit [www.nwrls.com](http://www.nwrls.com) or call the library at 850-522-2100.*



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# Full STEAM Ahead at Walsingham Academy

Walsingham Academy is proud to offer students unique learning opportunities that are relevant, meaningful and have a direct correlation to the real world. We believe that this is a vital element for increasing student motivation, empowering students to take ownership of their learning, and igniting a passion for exploration.

Our STEAM program encourages students to realize their potential to be creative in a variety of ways and prepare for everyday life skills. It is designed to engage students in real-world problem-based learning across the curriculum while integrating science, technology, engineering, art, and math standards. Students are challenged to collaborate, problem solve, and become innovators using a variety of resources that will prepare them for a future CTE (Career Technical Education) pathway.

At Walsingham Academy, the goal is to ensure students experience the 4C's (communication, collaboration, critical thinking, and creativity) paired with the latest digital technologies in a one-to-one setting. Some of the 21st century skills students learn are digital citizenship, basic coding, robotics, research, digital creativity, augmented reality, virtual reality, horticulture, and conservation.

An example of real-life experiences tied to learning was the pumpkin project students experienced this fall. To begin the unit, student Wahoos learned the pumpkin life cycle and its various parts. They were surprised to find a variety of pumpkins in all shapes, sizes, and colors waiting for them in the STEAM Lab. Many tools were made available to students to observe, measure, and compare pumpkins (tape measure, digital scale, platform scale, and iPads to document their learning). The students carved a large pumpkin, pulled out the juicy pulp, and observed the seeds from inside. Lastly, students melted crayons on the top of a pumpkin to provide an art piece to keep in the STEAM Lab. The students enjoyed learning about pumpkins using this hands-on approach.

Students also express themselves enthusiastically through our music education program. We believe music is an essen-



tial part of life and integral in the development of the whole person. The quality of life is improved by physical, social, emotional, and cognitive growth experiences through a meaningful,

sequential study in music. The Walsingham program engages learners in developing self-esteem, self-discipline, cooperation, creativity, and self-motivation necessary for success through the opportunities to create, perform, and experience music. The students at Walsingham Academy have access to unique instrument ensembles like African and tribal drums, as well as steel drums. Students also create their own instruments, performance props, and music! These opportunities help motivate and challenge our young students and provide performance opportunities throughout the community unique to life on Panama City Beach, FL.

Walsingham Academy is a brand-new school serving pre-k through second grade with plans to expand grade levels every year. Eventually, the school will serve pre-k through eighth grade. The facility is state of the art and developed specifically to reinforce conservation education. Consider this exciting and innovative school for your learners and know that they will be

encouraged and empowered by a dedicated staff to reach their highest potential.

## WASTE PRO

*continued from page 11*



tainer for delivery, but in most cases they'll have your trash receptacle to you in 3-5 days. And in case you're wondering, yes, Waste Pro employees are the kind of people who will periodically run up and grab your trash can for you on one of those off-days when you forget trash day is, in fact, Thursday.

So to those hardworking drivers and helpers at Waste Pro who help keep our fine city streets looking sharp: thank you, we appreciate you!

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## Know Your Neighbor: **Charles Stephenson**

BY BRITTANY KIRKE

A love letter for our educators: As a teacher, you must learn how to garden. You take the seeds that are our children and plant them in soil that is rich with creativity and individuality. You nourish them daily with knowledge and experience. And as these seeds continue to

be cared for by the hands that planted them, they grow. Our students blossom into young adults with a passion to spark change in our community. And when you get the chance to step back and look at your garden, all the lives that you've touched and the minds that you've taught, there are truly no words

to describe the amount of pride you have for every branch they stepped out on and every leaf they turned. However far they have come, you helped them along the way. So, thank you, to all our educators and support staff who come to work every day with our children's future at the forefront of their minds. We appreciate you.

One such teacher is Mr. Charles Stephenson, a 9th grade Pre-AP English teacher at J.R. Arnold High School (8 years) and adjunct professor at Florida State University, Panama City (2 years). He grew up in Dothan, Alabama but was a frequent visitor to Panama City Beach during family vacations, saying "it became a second home." He started at the University of Montevallo in Alabama and received his bachelor's degree of Fine Arts in Acting and Directing. He continued at Montevallo to get his master's degree in English Language Arts and then moved to Chicago and taught kids in the inner city for 17 years. "It was certainly a way to cut my teeth



in high school or freshman in college, is helping them find their voice as a writer. Writing is power, it becomes your identity. It tells a story of who we are as people in these communities. And when you're writing your story, whether that's a narrative, an argument, or information, you're finding out who you are. We get to see [these students] embark on this incredible journey of becoming the adults that they admire so much."

At FSUPC, Mr. Stephenson talks about their composition program and its successful merging of visual text with written text that empowers students to learn about the new modalities of multimedia. "It's exciting to be a part of something so powerful and progressive."

Outside of the classroom, Charles enjoys hiking with his husband Chris and the pair have a cute cat to keep them company. If you're lucky, you may see him fly by you on his bike at the Conservation park.

From the writers at PCB Life to Mr. Stephenson and all of our educators, thank you.

in my profession, but I loved it. I loved the kids, they were incredible. And I learned a lot about treating students individually and learning their context and their story. It's so important to understand where they're coming from all over and not just in my class."

Students are pulled in all sorts of directions, and with the events over the course of the past three years (especially in Bay County), Mr. Stephenson looks forward to being there for them and helping them face their adversities. "What I like the most about teaching English, whether they're freshmen

### 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.

Complete rules (not complicated) for the event are posted to our Chapter's website, [www.baycountyaudubon.org](http://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.



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**IN THIS ISSUE**  
ISO: PCB's Best  
Burger  
Events

## ISO: PCB's Best Burger

By JACK SMITH

Hamburgers may well be considered America's favorite food, but the origins of the hamburger are fuzzy at best.

The Germans claim it started in Hamburg (hence the name, hamburger), influenced in turn by the 12th century Mongolians' steak tartare. In the 19th century, beef from German Hamburg cows was minced and combined with garlic, onions, salt and pepper, then formed into patties (without bread or a bun) to make Hamburg steaks. Given the quality of Hamburg beef, these early burgers were considered gourmet and were pricey. When German immigrants arrived in New York and Chicago, many opened restaurants and featured the Hamburg steak, an Americanized version of the German offering.

Fletcher Davis claims to have invented the hamburger, putting ground beef between two pieces of Texas Toast when one of his customers was in too much of a hurry to sit down for a meal. The customer walked away with his hamburger steak and seemed so content that "Old Dave" offered his new carryout meal as a staple menu item at the end of 1880 in Athens, Texas.

The Library of Congress credits Danish immigrant Louis Lassen of Louis' Lunch, a small lunch wagon in New Haven, Connecticut, with selling the first hamburger and steak sandwich in the U.S. in 1895.

Whatever the truth, the staff of PCB Life sure has enjoyed going in search of PCB's "Best Burger," with lettuce and tomato. See next page for our winners.



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

Our Smokehouse Cheddar Burger is one to try. An 8 ounce hand pattied burger with cheddar cheese, bacon, hand battered onion ring on top and a drizzle of our housemade whiskey BBQ sauce to finish this tasty burger.



## Barefoot Hide-A-Way

15405 Front Beach Road, PCB | (850) 249-2031

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

Try our Barefoot Bigmouth Burger with double patty, cheese served with lettuce, tomato, onion and pickle; or our Crab Cake Burger, made with fresh crab cake served on a toasted brioche bun with grilled onions and lemon dill aoli.



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If you think burgers are the consummate comfort food, then you've never had a Meatball Parmigiana hot sub the Paparazzi way. Packed with hand-rolled meatballs, marinara sauce, and topped with mozzarella cheese, it gives their equally mouth-watering Papa-Strami sub (New York-style pastrami, melted Swiss, and mustard on rye) a run for your lunch money. Paparazzi is closed Mondays through winter.

## Boon Docks

14854 Bay View Circle, PCB | (850) 230-0005  
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Located under the mighty oaks on the Intracoastal Waterway just 5 minutes from the beaches in West Bay, Boon Docks offers you a delicious array of local and regional seafood prepared in a variety of ways. We use a special blend of spices that gives our grilled items a taste like no other! Looking for something different? Try our fried or grilled shrimp burger.



## The Wicked Wheel

10025 Hutchison Boulevard, PCB | (850) 588-7947  
[thewickedwheel.com](http://thewickedwheel.com)

Take a bite out of The Wicked Wheel's Burger of the Month in February - The Smothered Candied Bacon BBQ Burger. This Classic Burnout Burger is smothered in cheddar cheese, caramelized sweet onion, barbecue sauce, and homemade candied bacon on a toasted sourdough bun.

# Exciting Events on the Horizon!

**February 11-12:** PCB Mardi Gras & Music Festival/Pier Park & Aaron Bessant Park  
**February 19:** Santa Rosa Beach Aerial Arts/Aaron Bessant Park  
**February 26:** Fat & Weird Cookie Event/Aaron Bessant Park  
**March 5:** PCB Scottish Festival/Frank Brown Park

Festival Site  
**March 9-12:** Emerald Coast Cruizin' Car Show/Aaron Bessant Park  
**March 18-19:** UNwineD/Aaron Bessant Park  
**March 19:** Drip Fest '22/Frank Brown Park Festival Site  
**April 18-24:** Cajun Festival/Schooner's Beach Club



**April 20-24:** Seabreeze Jazz Festival/Aaron Bessant Park

**April 27-May 1:** Thunder Beach/Frank Brown Park Festival Site  
**April 29-30:** Monster Enterprises Concert (Artist TBA)/Aaron Bessant Park  
**May 7:** Visit Panama City Beach IRONMAN 70.3 Gulf Coast/Edgewater Beach Resort  
**May 7:** Grand Lagoon Taco's

& Tequila Fest/Hammerhead Fred's  
**May 12-15:** Florida Jeep Jam/Frank Brown Park Festival Site  
**June 3-5:** Pepsi Gulf Coast Jam/Frank Brown Park Festival Site  
**June 7:** PCB Summer Concert Series Starts/Aaron Bessant Park

## ECTC: A Love Note to Our Community

BY NATHANEAL FISHER, ECTC

Ahhh...February, the month of LOVE. In 2022, we at Emerald Coast Theatre Company are determined to have hope and to continue providing you, our community, with excellent professional and educational theatre.

To all of our **VIP Members** who have consistently been there for us, renewing your membership, increasing your membership level or donating on top of your membership, you are the wind beneath our wings. Thank you for all the ways you have stepped up and kept us going throughout these challenging past few years.

To all of our **Sponsors** who generously give and remain faithful supporters, your partnership means the world to us. We love it when you come to the theatre, send your clients/customers to shows and appreciate your advocacy for theatre in our community.

To all of our loyal **Patrons** and future loyal patrons, we look forward to seeing you at each show and we appreciate all of the times you have told your neighbor/cousin/friend/stylist/cashier about ECTC.

To all of our **Leading Ladies** and **Volunteers**, you are the force that keeps us going and you do it all with a smile. Thank



Photo by Lori Saczynski

you for all of the ways you serve and support ECTC—we salute you!

To all of our precious **Students** who bring joy and laughter to our space every day, thank you for sharing your smiles and energy with your theatre family. We find such joy every time you make a new discovery or find more and more self-confidence as you sing and act your heart out on stage.

To **YOU**, our Community here in Miramar Beach, Santa Rosa Beach, Destin and beyond, you are the heartbeat of everything we do at ECTC. Whether you are a VIP member, sponsor, patron, volunteer, or student, you are the reason ECTC is a living, thriving entity because of your involvement.

This month of Valentines is busy over at ECTC. So, come see a show, have a laugh and feel the love!

The Marvelous Wonderettes is showing from February 10-13 (and March 3-6). 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 must-take musical trip down memory lane! Great music, fine wine and a good time are central to this cabaret stage addition to our professional season.

For more love and laughter, don’t miss 2 Across February

18-27, 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 connection that take place in 2 Across.

Finally, our Storyteller Series is not to be missed with your ECTC favorites on stage: Shirley Simpson as Katherine Hepburn in Katharine Hepburn and Allan Tuttle as Harry Truman in Give Em Hell Harry are all stories that share glimpses into history.

Come join us for some laughter, humor, history and fun as we celebrate the month of love! More information, registration information and ticket purchases can all happen at [www.EmeraldCoastTheatre.org](http://www.EmeraldCoastTheatre.org) or call the box office at (850) 684-0323.

### Upcoming Schedule:

#### The Marvelous Wonderettes

Musical by Roger Bean. Cabaret Stage: Musical Revue.

February 10-13, March 3-6  
Thursdays - Saturdays at 7:30 p.m., Sundays at 2:30 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.

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## Center for the Arts New Exhibitions

This February, a wide variety of local art is coming to the Center for the Arts.

In the main gallery this month will be Paul Brent's 4th Grade Endangered Species Art Competition.

Brent's art contest is in its 30th year. Every year, 4th graders across Bay County learn about an endangered species in Florida and work with their art teacher to create a project featuring that animal. Brent then judges the contest entries and chooses winners from each school, a best-in-show school project and artist. This year, the theme is the Little Blue Heron.

"This is one of our favorite annual exhibits to host," said Jayson Kretzer, executive director of Bay Arts Alliance. "It's a wonderful initiative that combines art and science in a beautiful and effective way. And it's been a tradition in Bay County schools for so long that we're

starting to see second generations come show their art on our walls just like their parents before them!"

The awards ceremony for the Endangered Species Art Competition will be held in the main gallery on Saturday, February 12, from 10 a.m. - 12 p.m. Paul Brent and other guests will announce and award the winners.



The Miller Gallery will be featuring work by local photographer **Mary Rimmel**. This is Mary's first solo show, but you

may recognize her work that has been part of the F/STOP competition at the Center for the Arts for the past three years. In 2020, she won first place in the landscape and architecture categories and in 2021, she won first place in the landscape category.

Rimmel is a "mostly" self-taught artist who has been practicing photography for approximately 22 years. When asked what inspires her art, she states, "The world around me... I love taking pictures of nature and landscapes, but also the beautiful or interesting things that people create within it." You can expect to see "a little bit of everything," as Mary describes her exhibition, with photographs of wildlife, nature, landscapes, architecture, and abstracts included in the show.

The cafe will feature the unique work of **Christopher Brown** and his use of one experimental medium - beeswax.



Brown came into his current style of artwork in his last two years of undergraduate studies and states he has always had an interest in experimental mediums of art. When asked how he came to develop this technique of accreting wax over time to form his art pieces, Christopher responded, "I was considering how best to represent some philosophical-theological concepts that I was intrigued with, and ended up landing on wax as the best way of developing that idea."

Christopher's work is inspired by the concept of God's providence, as well as themes related to ecology and nature. "I'm excited to see visitors' reactions to Christopher's pieces, it's always exciting to see the use of unconventional mediums" stated exhibitions coordinator, Anastasia Dengerud.

In celebration of Black History Month, artwork by black artists that are a part of the Center's permanent collection will be on display in the main hallway along with history of the artist and the piece.

An opening reception will be held Friday, February 11, from 5-7 p.m. Join us for complimentary wine, hors d'oeuvres, and an opportunity to meet the exhibiting artists.

The Center for the Arts is open Tuesday - Saturday, 10 a.m.-5 p.m., and Friday, 10 a.m.-7 p.m.

## Studio 237 Music Lessons: Music Literacy

The sound of music is a language. Learning to decipher musical notation whether that be traditional staff or chord method enables one to effectively comprehend a message. How often do we read a paragraph and have no idea what we just read? Even if the words were read properly, there was no meaning.

While learning to play an instrument, it is important to put reading first. Reading starts with the smallest sound which is the note itself. In music, we have 7 letters which are A,B,C,D,E,F and G and in the same order as the alphabet! Each letter is assigned a particular sound or tone such that the note "A" always sounds like "A." Just like when we learn to read English, letters have particular sounds that together form words.

Once we learn how to find our 7 notes on our instrument, then the fun begins! The combinations of notes are endless. We can express just about any thought using notes in a variety of orders and patterns in a poetic form.

Next, we begin to identify certain note combinations that sound good and when blended together communicate a partic-

ular feeling or meaning. Like the "Star Wars" theme, where the first 10 notes are all we need to feel the excitement of good triumphing over evil in our vast galaxy. There is a rhythm that happens as the notes are combined, a beat pattern that can make us dance or chill out in a cozy chair. As the notes are combined with the beats, we begin to have even more fun! Creativity soars to new heights.

As we place our notes in certain orders, they form a musical thought, phrase, or sentence. Teachers help the student to identify these phrases within the music they are studying. Just like a sentence, there is a beginning (the capital letter) and an end (which is the period). In music, we use symbols such as a curving line over the notes which groups them together. The notes are placed on staff lines to indicate letter name and where to play them on your instrument.

Why should I bother to learn to read words (or notes), when all I need to do is speak them to communicate? Simply put, a person will not function to their fullest potential, on a daily basis, if they are unable to read and write. The same is with music. Grammar is music theory, words

are notes, books are songs. If you are musically illiterate, then your ability to grow is reduced. Besides, reading opens up a whole new world of adventure and possibilities!

Lastly, musicians who are fluent are accomplished. The dynamics of speech play an important part in connotation. The words "I love you" can be said in a variety of ways to express or elicit happiness, sadness, or anger. In music, we call this dynamics, articulation, and phrasing. Loudly played notes are labeled as "forte," and softly played notes are "piano." How

we announce our notes creates a very different feeling such as short bouncy sounds are called "staccato," suddenly loud notes are "accented," and smooth connected notes are "legato." I like staccato because it reminds me of a sneaky fun tip toe motion. How fast or slow we speak/play can imply urgency, excitement, calmness, or a jovial fun feeling. In music, we call that "tempo." If we play a fast song too slowly, it just doesn't provide the same meaning or "sound right."

Next time you hear a musical tune, consider the intention of the music, the highs, the lows,

the beginning, the end, note patterns, and the rhythmic patterns that cause your feet to tap, your heart to cry, or your mind to relax. What is the musician trying to say to you? What have you just musically read?

*Studio 237 Music Lessons, Santa Rosa Beach, FL is located in Santa Rosa Beach, FL. Our teachers are ready to teach guitar (acoustic, bass, electric), piano, ukulele, drums, voice, song writing, and more. For more information call 850-231-3199 and visit our website at [www.Studio237Music.com](http://www.Studio237Music.com).*

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## Medical Marijuana Primer



BY STACY KEHL, APRN, FNP-BC, ELEMENT PRIMARY CARE & ESTHETICS

In 2016, Florida voters approved marijuana for medical use. In 2019, Governor Ron DeSantis signed into law the right for patients who meet certain qualifications to legally possess marijuana for medical use (keep in mind, that possession of marijuana is still illegal by Federal law). Any level of legalization of marijuana have been hotly debated both in the U.S. and worldwide; however, users of medical marijuana almost universally endorse its positive effects on their quality of life. Potential users of medical marijuana should be aware of the risks and benefits of its use, and should consult with a knowledgeable physician before

beginning treatment with marijuana. This article gives some of the practical information patients need to get started if they are interested in treatment with medical marijuana.

**Who.** Patients who are at least 18 years old and who have a qualifying condition are eligible for medical marijuana. Most patients who qualify for medical marijuana have tried at least one other pharmaceutical treatment for their condition(s), but this other treatment has inadequately controlled their symptoms. Patients must be a permanent resident of Florida (there are certain rules for temporary residents of Florida as well). There are also special rules governing the treatment of individuals under the age of 18, but generally it is reserved for cases of malignant pain or terminal illness (there are other conditions that may be considered). Florida law requires that two physicians certify marijuana use for a minor.

**What.** In Florida, low-THC cannabis and medical marijuana are legal. Low-THC products contain 0.8 percent or less of tetrahydrocannabinol (THC) and more than 10 percent of cannabidiol weight for weight. Medical marijuana, on the other

hand, can contain significant amounts of tetrahydrocannabinol (THC). THC is the chemical compound that causes euphoria (“high”) commonly associated with cannabis, therefore, use of medical marijuana can lead to potent psychoactive effects in some patients.

**Why.** Patients with the following qualifying conditions are eligible to receive a Florida medical marijuana license and purchase products from licensed dispensaries: Cancer, Epilepsy, Glaucoma, HIV/AIDS, Post-traumatic stress disorder (PTSD), Amyotrophic lateral sclerosis (ALS), Crohn’s disease, Parkinson’s disease, Multiple sclerosis (MS), Medical conditions of the same kind or class as or comparable to the others listed.

A terminal condition diagnosed by a physician other than the qualified physician issuing the physician certification.

Chronic nonmalignant pain caused by a qualifying medical condition or that originates from a qualifying medical condition and persists beyond the usual course of that qualifying medical condition (i.e., not all chronic pain qualifies for medical marijuana).

**How.** Patients must make an appointment with a physician (MD or DO) who is registered in the The Florida Department of Health Office of Medical Marijuana Use (OMMU). Patients must provide documentation of their diagnosis (medical records from a provider who has diagnosed and/or is treating the patient for the qualifying condition). The OMMU-registered physician will evaluate the patient for appropriateness of treatment with medical marijuana, and will approve the patient for the Medical Marijuana Use Registry. After the physician and patient complete the registry requirements, the MMUR sends the patient an identification card. Florida currently allows for smokable forms of marijuana, inhaled forms, as well as oral formulations (tinctures, capsules, gummies, lozenges).

**When.** Initial certification occurs the first time a patient is registered into the OMMU. To maintain an active MMUR identification card, a patient and/or caregiver must annually submit a renewal application, along with the application fee and any required accompanying documents to the depart-

ment forty-five (45) days prior to the card expiration date. Identification cards expire one year after the date of approval. Upon completion of the online process for the marijuana license, the MMUR will send the patient’s identification card in about 10 days, at which time the patient may purchase marijuana products from a dispensary.

**Next steps.** If you think you are a candidate for medical marijuana treatment, first speak with the healthcare provider who is currently treating you for a qualifying condition. Then, reach out to a physician who is registered on the Florida medical marijuana qualified physicians list and make an appointment for evaluation. If you’re living with a chronic disease or having difficulty with the side-effects of other treatments, consider what medical marijuana can do to improve your quality of life.

*Element Primary Care + Esthetics welcomes Dr. Jason Browning, MD/PCB Cannabis Clinic. We are excited to help patients in need of medical marijuana. He is currently accepting new patients! Call (850) 708-1623 to schedule.*

## Effective Apologies Turn Conflict into Healing

BY JAMIE C. WILLIAMSON, PhD  
I’ve said it a thousand times, but people still don’t believe me.

Conflict can actually be good for your relationship. Conflict can lead to great-

er understanding. Conflict can clarify similarities, differences, and preferences. Conflict can

help couples learn how to deal with future conflict. And, perhaps most importantly, conflict can make it clear where efforts to communicate can and should be strengthened.

Surprisingly, conflict can be good for your relationship even if you occasionally behave badly (but not abusively) during the conflict... as long as you master the art of the true apology.

Sure, using a conflict style that would be considered “constructive” creates a more pleasant conflict aftermath. Constructive styles that involve a concern for your partner and your relationship include tactics like collaboration or compromise, which often help resolve conflict and set the stage for forgiveness.

Likewise, using a conflict style that would be considered “destructive” creates a less pleasant conflict aftermath. Destructive styles that show lit-



tle concern for your partner or your relationship include tactics like competing or avoidance, which rarely lead to peaceful resolution or forgiveness.

Your conflict style influences the conflict aftermath, for sure. But what can make an even bigger difference is an effective apology.

What constitutes an effective apology?

First and foremost, avoid

*Continued on next page*



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## Weight Loss and Thyroid



BY DR. RICHARD CHERN, MD

In this column, we've discussed the thyroid before. However, it's such an important subject, because even mild thyroid dysfunction can cause weight gain over months and years. And this weight gain is nearly impossible to lose and keep off without getting the thyroid optimized.

The thyroid regulates every metabolic process in our body. This includes growing hair and fingernails, moisturizing your skin for less dryness and a bet-

ter appearance. It also means keeping our toes warm, and our brains focused and working.

The thyroid determines how many calories we burn for each process. With age, thyroid function often decreases causing weight gain. So how does this cause weight gain?

Imagine you are in your 30s. Your thyroid is functioning perfectly and your weight has been the same for years. Your calorie intake matches your calorie output. If you are eating 1500 calories a day then you must be burning 1500 calories a day. Now fast forward 10 years. You haven't changed a thing, but your body has decided that adding color to your hair is no longer a priority, and also, that your hair and fingernails do not need to be made as fast or as well. Your hair gets some gray, and becomes more coarse, dry or brittle. You don't need to trim your nails nearly as often and they seem brittle and



thin too. You are getting tired and unfocused in the afternoon and either nap, drink caffeine or just push yourself through the day. And you notice your weight is creeping up!

Now the diet and exercise is a start, but it's always a struggle and seems less and less successful. What is going on? It's your thyroid! Even though you haven't changed anything in your life, your body has decided to burn less calories. You're still

eating 1500 calories a day and have exactly the same activity level, but your body is slacking on the job. Maybe your body is just burning 50 calories less a day. That's five pounds of weight gain every year! And as you decrease your calorie intake or increase your exercise, your body continues to burn fewer and fewer calories each year. So, your diet and exercise just becomes more difficult.

What's the solution? Get your

thyroid functioning! When you turn the thermostat up, you burn more fuel. Hair, nails, skin, energy, focus improves and weight loss can happen without effort.

But my doctor says my thyroid labs are normal. We hear this a lot and, unfortunately, traditional medicine only orders a TSH and stops. Dr. Richard Chern, MD, orders numerous thyroid labs and understands that normal and optimal do not always agree. Of course, optimizing thyroid without also optimizing hormones is like going shopping without your credit card.

*Dr. Richard Chern specializes in bio-identical hormone and thyroid optimization. He is the only Platinum Provider for BioTE in the region and mentors other physicians on the practice of bio-identical hormone therapy. Call Dr. Chern at 850-837-1271 for an appointment and turn your body back on!*

## APOLOGIES

*continued from previous page*

the "pseudo-apology" that goes something like this: "I'm sorry you can't take a joke" or "I'm sorry you are so upset" or "I'm sorry you just don't understand."

These statements are NOT apologies, they are critical statements that imply that your partner is overly sensitive rather than that you made a mistake. Pseudo-apologies lead to more conflict, and, if used often enough, severely deteriorate the quality of a relationship.

In contrast, offer a "true apology."

The five key attributes of a true apology include:

Be earnest and sincere, and not rushed.

Acknowledge specifically what you did wrong and state that you take responsibility.

Explain what happened, but do not offer excuses. An excuse negates the apology.

Offer to make amends or promise to change.

Ask for forgiveness.

Here's an example: Husband stays out late with co-workers without calling wife.

Husband's pseudo apology: Fine. I'll call home to "mommy" next time. I'm sorry you don't understand how import-

ant it is for me to socialize with my co-workers.

Husband's true apology: I am so sorry that I stayed out so late without texting to let you know I was ok and what was going on. I know you were worried about me and didn't want to embarrass me by calling me when I was with my work friends. I didn't want to leave the group to call home, but I could have easily texted you. And, I should have done that. I promise I won't let it happen again. Please forgive me.

It isn't hard to see the difference that a true apology would make in shaping the aftermath of this common couple conflict.

Try it yourself. You'll be amazed how disarming a true apology can be. But also remember, there is an art to the true apology. Knowing when to deliver a true apology is almost as important as knowing how to do it.

Be careful not to overdo it. Apologizing too often for insignificant infractions or things you are not responsible for diminishes the impact when you make a true apology. However, a true apology that is given freely and sincerely, when needed, will turn the aftermath of conflict into an afterglow of relational healing.

If your relationship could benefit from the use of true

apologies, share this column with your partner, promise to help each other practice apologizing, and you will be surprised at how the entire tone of your relationship changes. This warmer, friendlier vibe will make it easier for you to work through other issues that inevi-

tably come along. Give it a try.

*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, a mediation practice specializing in "friendly divorce" me-*

*diation 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 amitymediation-workshop.com.*





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# Planning A Valentine's Day Getaway?

If you're heading out of town to a Valentine's Day getaway, remember to pack extra batteries, cleaning and storage supplies for your hearing aids. If you're traveling by plane, consider packing these supplies in your carry-on luggage to ensure they safely arrive at your final destination.

SCHEDULE OF EVENTS

## Questions about your hearing?

Join All Clear Hearing Centers for one of our upcoming events to get the answers you need to help maintain and preserve your hearing.

- Feb 8th & 10th - Heart Hearing Open House Event - Miramar Beach location
- Feb 18th - American House at Blue Water Bay Independent Living Facility Monthly Seminar
- Feb 22nd & 24th - Experience the Love of Hearing Workshop ft. Ted Anderson from Starkey - Miramar Beach location
- Feb 23rd & 25th - Experience the Love of Hearing Workshop ft. Ted Anderson from Starkey - Panama City Beach location



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# What Does it Mean to "Age-In" to Medicare?



BY GREG DURETTE, FLORIDA HEALTH CONNECTOR

As many times as I have said the term "age-in" to folks when discussing Medicare, it has never failed to elicit a visceral response like, "What do you mean with this age-in thing?!" or "I don't feel aged-in!."

The fact of the matter is, aging-in, meaning you are turning 65 soon, is a good thing. There are many we all know that didn't make it to that milestone.

Yes, we are in the middle of the Open Enrollment Period which runs from January 1 – March 31 of every year pre-dominantly for Advantage Plan members (You can re-read my article from last month for more information about the ins and outs of that.), that does not change the fact many people have birthdays all year long and are actually aging-in during this time as well.

What generally happens is, folks get confused between what they see on TV with all the pitches about "time running out" and, what they can actually do during the aging-in period. So, let me attempt to de-mystify it a little here.

There is a period of time when a person ages-in and becomes eligible for Medicare. Typically, this period of time is three months before the month in which they turn 65 and

three months after the month in which they turn 65. Do the math and you will see this is a 7-month period of time around your birthday. There are a few other exceptions to this eligibility period but, those will have to be saved for another article.

The first order of business is to obtain your Part A and B (if desired or needed) through Social Security. Without adding a litany of boring details as to qualifications for each, suffice it to say Part A is typically \$0 premium for most folks and Part B for 2022 will typically cost \$170.10 per month. The Part B premium is means tested can get a little complicated...certainly more complicated than can be described in this article. Again, suffice it to say, some could pay much more or much less, depending on your income.

If you wish to avoid LIFE-LONG penalties, you will have

to have Part B and Part D (prescription coverage) in place at the time of first becoming eligible. As a reminder, eligibilities are one of those things unique to each person's circumstances. So, it is important to know how these things apply to you.

If you choose to obtain a Supplement, commonly called a "Medi-Gap" policy, you will need to also obtain a separate Part D prescription plan as the Supplements DO NOT INCLUDE such. If you choose to obtain an Advantage plan, the Part D prescription coverage is typically INCLUDED.

As you can see, this can and usually is a very confusing time for most folks used to have traditional insurance for their whole lives. Suddenly, you are thrust into this new system and everybody and their cousin is calling and/or mailing you every single day with their "better option."

Your best option is the one that suits you best. Maybe it is a great price. Maybe it is a great network of providers. Maybe it is just the peace of mind in knowing you have someone you can rely upon for information when you need it.

If there is only one take away you can have from this article, it would be to work with someone that can help you navigate the local landscape and help you completely understand this otherwise very confusing time in life.

*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.*

## Club 360 2nd Annual Awards Dinner

Club 360 hosted their second annual awards dinner at the St. Andrews Bay Yacht Club on January 31, honoring ladies in Bay County, Florida for their commitment to the community and awarding a scholarship to one local youth. The evening's events honored five women and as follows:

The Full Circle Award went to Philomena Martrain for her volunteerism which embodies the mission of Club 360 in giving back full circle.

The Founders Award went to Marta Rose-Thorpe, and is nominated by the Club President, whom she believes contributed and assisted in the successful activities of the organization. It is important to note founding members are not eligible for this award.

Two businesses were honored for their support for the organization including Lamar Advertising and VBA Design, Inc.

The Pillar of our Community Award went to Pat Sabiston and is awarded to a woman who is not a member of the organization; she is a woman who supports other women in our community, who embodies our mission of giving back full circle, is a mentor, and someone that others look up to for guidance and support.



The Scholarship recipient, Maria Spicer, was honored and awarded a \$500 Scholarship for her volunteerism and her willingness to give back.

Club 360, whose tagline is Women Giving Back Full Circle, was formed in early 2020 as a charitable organization that offers women leaders in our community the opportunity to give back, beginning with educating our youth on career opportunities and ending with providing scholarships and networking with like-minded women.

To learn more about Club 360 please contact the organization at (850) 769-3357, visit the website at [www.club360bay.org](http://www.club360bay.org) or email [ifield@club360bay.org](mailto:ifield@club360bay.org).

## Big Brothers Big Sisters of Northwest Florida celebrated National Mentoring Month

January was National Mentoring Month, and Big Brothers Big Sisters of Northwest Florida (BBBSNWFL) celebrated those who already volunteer as mentors and recruited more mentors, also known as Bigs.

Every January, people all over the world make a New Year Resolution. This year, Big Brothers Big Sisters of Northwest Florida challenged people to do something important and impactful within their community: become a Big Brother or Big Sister.

For 32 years, BBBSNWFL has been there to help children achieve their full potential through innovative and transformative programs. BBBSNWFL matches caring, adult mentors with children ages 5 through 18 and beyond who come primarily from single-parent homes.

BBBSNWFL is facing a critical need for mentors across Northwest Florida. Since the COVID-19 pandemic began, the number of new Big Brothers and Big Sisters has dropped significantly, and the number of children placed on the waitlist has kept growing.

"One in three children will grow up without a mentor," says President & CEO of BBBSNWFL, Paula Shell.

A common misunderstanding is that becoming a Big Brother or Big Sister is a time constraint and big commitment. BBBSNWFL requires that Bigs have weekly contact with their Little, at a minimum of two times in person per month. Bigs do not have to give up their time to be with their Little, rather,

they can share their time with their Little. Big Brothers and Big Sisters currently in the program take their Little with them to engage in everyday activities, such as shopping, playing basketball, or visiting the library.

Anyone interested in becoming a Big Brother or Big Sister

can visit the BBBSNWFL website at [bbbsnwfl.org](http://bbbsnwfl.org) or by calling (850) 433-5437 for Escambia/Santa Rosa/Okaloosa/Walton Counties or (850) 763-5437 for Bay County.



## Journey Bravely

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 Musing

## Sean of the South: Love



BY SEAN DIETRICH

We were newlyweds, living in a grungy apartment.

Each morning, I would wake before her. I would pass my morning hours writing poetry on a yellow legal pad, sipping coffee.

Mostly, I'd write the kinds of god-awful things you'd expect newlyweds to write. I'm talking painfully corny stuff. I'd leave these poems on slips of paper scattered throughout our apartment for her to find.

One such poem read:

"Together, the two of us,  
"In thought, and deed, and  
breath, and heart,  
"Shall never be lacerated  
apart."

Gag me with number-two pencil. "Lacerated?" What kind of a dork uses that word? In fact, I'm not certain this verb works in this particular case.

LACERATE [verb: las-uh-reyt] lac'er'at'ed, lac'er'at'ing

l. to tear; mangle; rip. Example: "Hey dude, that poem you wrote really freakin' lacerated."

My wife saved all my crummy poems in a shoebox, and today they reside in a storage closet.

Anyway, when we first married, we lived in an apartment that smelled like dead squirrels. I am not being figurative. I mean our apartment actually had a nest of decomposing squirrels in the attic above our master bedroom.

The place was tiny, and about as ugly as homemade soap. The tenant before us had painted the walls black and greenish-gray. Sherwin Williams officially titled this color "Seasick Granite®."

When we moved in, we made the place our own. We painted the walls brown and khaki. We bought a used coffee table and some scented candles.

My friend, Chubbs, found an old console television on the side of the road. I was lucky enough to claim the TV before the garbage man came.

The thing was heavier than a dead preacher, but we got it up the stairs. Chubbs, however, would suffer from severe disc degenerative problems for the rest of his life.

Our building sat across the street from a Waffle House, a Chick-fil-A, and an ice cream shop. And this is why we gained nearly fifty pounds within our first year of marriage.

We never went to the movies because we didn't have the money. We ate Hamburger Helper

without hamburger sometimes.

We saved our cash for a new window unit AC—our air conditioner was on the fritz. The thing would only work on days of the week beginning with "R."

On weekends, every weekend, we ate donuts. It was our simple ritual, and I loved it. Krispy Kreme was only a stone's throw from us, and when the hot-and-ready light would glow, by God, we were there.



Over donuts, we would talk for hours about nothing. Heavy doses of sugar can do things to the human mind. It can make a person honest.

She told me all her stories. I told her mine. You can do a lot of soul-searching over crullers.

My professional life was non-existent, I took whatever jobs I could get. I spent days crawling rooflines, swinging a hammer, or operating a commercial lawn mower. She worked as a preschool teacher at church, or in a kitchen.

For extra income, I played piano at a Baptist church on Sundays, Sunday nights, Wednesday nights, Thursday night

choir practices, and Saturday night prayer meetings.

We learned things about each other. We learned important things.

We learned how to argue in the middle of a Winn-Dixie, and how to attend two Thanksgivings in one day. How to share a sunset, seated on the hood of a truck. How to read in bed with a flimsy battery-powered book light.

We learned how to travel together with paper maps. And after years of practice, we finally learned how to make a bed together without me getting murdered.

We learned how to hold each other when loved ones die. We learned how to sit together—me reading a magazine, her playing a crossword puzzle.

We learned how to wring our hands in hospital waiting rooms. We learned how to bury dogs with a shovel and a burial sheet.

We learned how to make a life together.

A lot has changed since those days, but I still wake early in the mornings to write. I don't use a

legal pad anymore, I use a laptop.

This morning, however, I did not write. Instead, I sifted through our storage closet. I found things. An old coffee-tin sewing kit, some scented candles, love poems, and the picture of a young man and his new wife in their first apartment.

In the picture, the place had ugly gray walls, but that's the only ugly thing about this photo.

He's holding her. She's holding him. They are young. Their skin is smooth. I wish I could tell you how much I love these two people in the picture.

I wish you could see their faces, and their punch-drunk smiles. You can tell they belong together by looking at them. You simply know that their names should never be said apart.

It's as though nothing bad in this life can ever touch them. As though the two of them, in thought, and deed, and breath, and heart, shall never be lacerated apart.

I suppose that word is growing on me.

Happy Valentine's Day, Jamie.

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# A Pastor's Ponderings: Hello to All of My PCB Friends and Neighbors!



BY PASTOR JEFF WADE, THE ROCK OF PANAMA CITY BEACH

February, the month of love, right? If I am to write an article for the newspaper, it's got to be about one of my favorite pastoral topics. Love. As a pastor of a local church, I cannot think of an easier subject to preach on other than love. Simple right?

Not so fast! If we are talking about love, what kind of love? There is the kind of love a husband and wife have. There is a boyfriend/girlfriend love, a brotherly/sisterly love, or perhaps you simply have a pet and you love it. I've always been aware there were different kinds of love but until I started reading and studying my bible, I didn't understand what those loves were or what they meant. To understand it, you have to go back to the Greek language. The translation of the Bible that I use, the word "love" is referenced 551 times, so we know that it's a very important subject biblically speaking. Out of those 551 times, there are sub-categories.

For example, the Greek word "Eros" translates back to a meaning that most of us are best familiar with, a sexual or romantic love. Being a married man, I "Eros" my wife. I love her in a romantic sense. The Greek word "Phileo" translates in the Greek to a fraternal or a friendly love, a brotherly love. It's where we

get the word Philadelphia – the city of brotherly love. The Greek word "storge" translates back to a "family" love. This would be the way a father loves his son, or a mother loves her daughter. But to me... there is one that stands far and away above the rest.

"Agape" This love word means a sacrificial love. This is the type of love that we are called to live above everything else. It's easy to love my wife romantically. It's easy to love my own son in a family way. It's easy to love my friends in a brotherly way, but Agape love? This can only truly be done with Christ in your heart. The bible speaks a lot of Agape love, and it references it numerous times. This is not an easy way to love people. Agape love isn't self-seeking nor self-promoting. When you love someone with Agape love you aren't looking for something in return or even for Agape love to be given back to you. It is, in fact, a sacrificial love. This is the way Jesus loves us. An Agape love. That even though we are undeserving, he loved us enough to die for our transgressions. In light of that, we are then also called to love each other with that same type of love. What does that look like for us? Is he calling me to go and physically die for someone? Perhaps. But most of us won't have that opportunity like so many have done on the battlefield. So how are we to love people in an Agape manner?

A passage from the book of Philippians helps keep me focused:

Philippians 2: 3-5 "Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others. In your relationships with one another, have the

same mindset as Christ Jesus"

That is true Agape love, a sacrificial love that says you are more important than me. Your

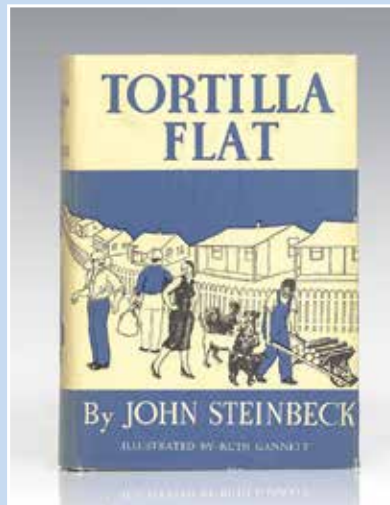
needs are more important than mine. Your will is more important than mine. When we love that way, God is pleased, and

Christ is glorified. Let us love each other with Agape love.

## Tortilla Flat by John Steinbeck

REVIEW BY JACK SMITH

People have long suggested John Steinbeck's "Tortilla Flat" is a newer novel built around Arthurian legends. However, these characters are not latter-day Knights of The Round Table, but down-on-their-luck, good-natured drunks. These paisanos exist to find ingenious ways to acquire vast quantities of wine while avoiding any semblance of honest work. Adulterers, debauchers, bums - all are words used to describe this merry band of brothers. Like the story of King Arthur and the Knights of the Round Ta-



ble, Tortilla Flat has its heroes, quests and holy grail - at least that was the original recipe,

but then Steinbeck mixed in beans, paisanos, lively women, and a lot of wine for good measure. This blissful arrangement could've lasted forever except that Pablo's aunt dies and leaves him her house. Their good fortune lasts until the guys realize that a house comes with responsibilities such as painting and grass mowing, (which Danny solves by stealing a goat). Like all of his novels, this Steinbeck novel shows that less is more and things like rules only complicate life. This book would have made Hunter S. Thompson weep.

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## Interior Design: Luxury Vinyl Planks

LVT or LVP, Luxury Vinyl Tile or Luxury Vinyl Planks, have become extremely popular in our area. Luxury vinyl flooring is great for our beach homes. It is 100% waterproof, some of them are dent proof, the wood designs are innovative, look just like wood and they are low maintenance with no waxing, polishing, or sealing. If you own a rental, this is also a great option for you. When shopping for LVT or LVP, if you have a busy household with children and pets, a 20 mil wear layer with a total of 5 mm is recommended. LVT has been out long enough now to find reviews and research before deciding on what company to go with. There is glue down LVT or click-lock LVT. The glue down is more difficult so if you plan a DIY with your new flooring, I recommend the click-lock. Plan for costs for flooring, thresholds, shoe molding, baseboards, and any other coordinating trim you may need. Recently, my husband and I purchased the LVT from the Prescott Collection from MSI Surfaces for a DIY project at our home and we love it. If you are prepared with all the tools needed and your surface doesn't need too much prep work, installation goes pretty quick. It took three to four hours for each room for us. Definitely



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of your space and see how the flooring is going to layout and look. I had my heart set on a color, and changed my mind after doing this, realizing the color did not go with all of my décor and furniture.

get some gloves and some knee pads from a hardware store. We didn't have that the first day and that was a mistake for sure.

MSI Surfaces offers many resources on their website about the different LVTs and what to expect. There are videos and brochures available online with installation instructions and answers to questions you might have about the warranty. The Prescott Collection, which is the 20 mil wear layer and 5 mm thick, comes with a limited lifetime warranty. It is available in 7"x48" planks or 9"x60" planks. Transitional and coordinating pieces are also available. Their website is awesome because it allows you to take a picture

Granite Plus is your local dealer in Panama City Beach for MSI Everlife waterproof flooring. MSI offers beautiful LVT colors, and they are all available to view at our showroom. If it is in stock, we can get it in 5 to 7 business days. A project manager can assist you with how much square feet you need and if you need any coordinating trim pieces. If you have more questions about LVT flooring, you can call our showroom anytime and a project manager will be happy to assist you. We are looking forward to working with you on your project!

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# From the Georgia Mountains to the Beaches of PCB

BY KIM BRAZELL, MARKETING DIRECTOR, FLOORING DEPOT OF PANAMA CITY

When Edie and Gary Anderson walked into a flooring store in Jasper, Georgia on a spring day in 2021, they were just browsing. They were considering updating the flooring in their condominium at Long Beach Resort in Panama City Beach. When they mentioned where the condominium was located, the staff at the store referred them to Flooring Depot of Panama City.

“They raved about the owner, Barry McEntire, and said they could order the floors, but logistically it would be easier for us to work with Flooring Depot here,” says Edie. “It turns out that Barry used to own that flooring store in Jasper and that’s why they were familiar with his store in Panama City. We decided to visit the showroom and once we did, we never went anywhere else. We worked with Sean, and he did an excellent job for us. He was patient with me as it took me a while to find something I really liked. We

were able to bring samples back to the unit and put them on the floor so we could see what they looked like in our space. I was picky, but I knew how I wanted the condo to look and feel. We couldn’t be more pleased with the products, service, and the end-result.”

The Andersons knew that the flooring purchase was a long-term investment in their condominium, especially since their family plans to not only use it more often, but also rent it out for vacationers. “We bought the luxury vinyl plank. We purchased a step down from the highest grade—the only thing higher was a commercial product,” says Edie. “We wanted it to last for years to come and we hope to have both rental traffic and families visiting the unit a lot. So, we needed it to be durable.”

Luxury vinyl plank/tile, or LVP/LVT, is one of the most popular flooring products on the market today. The reason for the popularity is simple—it’s durable, affordable and a great alternative to traditional



hardwood flooring. According to an article published in Floor Covering News, dated May 17, 2021, 2020 sales for rigid core and waterproof core flooring (WPC), which are part of the resilient market, account for a little more than 80 percent of all residential sales. The popularity here in Florida is evident as homeowners and renters look for durable and long-lasting products just like the Andersons did.

The Andersons went with a rigid core product. They purchased Mannington’s Adu-ra in Aspen Frost and used it throughout the main living area

and bedrooms in their 1,800 square foot condo. Rigid core flooring is 100 percent waterproof, which was important for the Andersons since their condo is beachfront. It’s also easy to maintain and install. It’s tongue and groove and a floating floor so it’s perfect if you love

DIY.

Rigid core is engineered and solid, giving it added strength and stability. It’s made of several layers with the top being a wear layer that helps protect the product from scratches and stains. Next is a thin layer of vinyl (this is the graphics layer that makes it look like wood) placed over the core. Then the core, which is made up of wood or stone plastic composite (WPC/SPC) which gives it its strength. It’s often recommended to add an underlayment that offers cushion and sound absorbing qualities.

“Luxury vinyl plank/tile is a

great product for our area because it holds up well to the elements of Northwest Florida,” says Barry McEntire, owner of Flooring Depot of Panama City. “It’s great for families with kids and pets because of its durability. It also comes in beautiful color options, anything from traditional to coastal looks based on your home and the design you are trying to achieve. It truly mimics real wood at a fraction of the cost.”

The Andersons are so glad they walked into that store in Jasper, Georgia. “It’s funny when you think about how we got to Flooring Depot of Panama City, but we are so glad that we did. We couldn’t have asked for a better experience, and we love the finished product,” says Edie smiling. “I even convinced my brother to redo his floors in his condo and he’s already called and talked with Sean. I wanted our condo to feel like you had already stepped out onto the beach as soon as you walk in the door, and I think we did that thanks to Flooring Depot of Panama City.”



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OF PANAMA CITY



“We are so happy with our new floors in our beach condo. We came into Flooring Depot and met with them and never even thought about going somewhere else. They were patient with us in choosing a floor and even let us bring samples home. We are thrilled with the outcome and have even recommended them to our family and friends.”

--Edie and Gary Anderson

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# Five Themes for Investors to Explore in 2022



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

As we are now into a whole new year, the more things change, the more they stay the same: The Covid virus is still with us, the money supply is still at historically high levels, rates remain low, housing remains strong. Unemployment is now at pre-Covid levels. Some things are not the same: Inflation is at its strongest in two generations, there are more jobs than job seekers, the employment rate (percent of eligible Americans working) is at an all-time low. Savings rates are higher, U.S. household net worth (as reported by Josh Brown and CNBC) is at an all-time high of \$130 trillion. In generations

past, that net worth was mainly comprised of home value and pensions. Today over a third of that is in stock holdings, pensions are no longer a significant source, and housing maintains its influence on people's overall net worth. Something to ponder when fretting about national debt levels: household net worth is more than four times the national debt. And overall national wealth (the value that all governments hold) is around 10 times greater than the national debt. That is not to say that the current elevated levels of debt are not challenging to economic growth and sustainability – considering debt to GDP is at over 100%, the highest since 1946 – but still worth noting that overall wealth far exceeds overall debt.

Here are some themes for investors to ponder and explore for 2022. We provide five in this edition of Research and Commentary from The First Wealth Management. As the world evolves and changes, investors can take note of innovations and disruptions and explore potential opportunities for their future investments.

## Electrical Vehicle (EV)

**Batteries** – It is interesting to note that there will need to be considerable increase in the supply of EV batteries to come anywhere near the projections for new EV sales by 2030. Note that in 2022 in the U.S., EV sales might reach 5% of vehicles sold, a relatively small percentage. Still, ABC News reports there were 15mm cars sold in the U.S. in 2021 and if EV sales are to make up 5% in 2022, that means 750k batteries are needed. The supply of batteries is dependent upon the mining and development of lithium and cobalt and rare earth minerals and somewhat in the recycling of existing phones and laptops. Although the U.S. is a leader in the natural resources needed, it is a laggard when it comes to mining and production. It could take years for supply to meet the demand. The takeaway for investors is to look at those stocks and funds that concentrate on exploration, mining and producing minerals such as cobalt, lithium, copper, nickel, manganese and zinc and rare earth minerals. Investors might want to consider some of the emerging (some of them or still private) companies that recycle batteries and sell them to electric vehicle manufacturers.

**Infrastructure.** With billions being set aside for everything from roads and bridges to the electric grid and recharge stations, materials and materials producers, as well as industrial construction firms, could stand to gain significant new business opportunities. Copper might very well be one basic metal whose demand could grow at an increasing rate. There are numerous firms and funds that investors could consider in order to participate in these areas.

**Quantum Computing.** Simply put, quantum computing execution means that computers could run and produce at rates exponential to today's rates. It is important to note that major technology firms are investing a lot in this technology, but it is too early to experience any revenues. Ari Zoldan, the CEO of Quantum Media Group, wrote recently that the quantum computing market is "valued at \$0.5 billion and is expected to grow to \$65 billion by 2030, indicating a compound annual growth rate (CAGR) of 56%.

## Carbon Sequestration.

There may be economic and investment opportunities to consider here. The U.S. Geological Survey (USGS) defines carbon sequestration as the process of capturing and storing atmospheric carbon dioxide. It is done naturally (biologically) by plants, trees and oceans. Plants need CO<sub>2</sub> as part of the photosynthesis process. When areas of the world are "deforested" (to grow other crops or clear for development), we are in a sense decreasing the number of carbon sinks in the world. It is also done by Geologic carbon sequestration, which is the process of storing carbon dioxide (CO<sub>2</sub>) in underground geologic formations. Some of this is done in oil and gas extraction. The oil is forced out of the reservoir through the injection of CO<sub>2</sub> (which takes the place of the removed oil and remains there forever). Some firms are also developing technology that removes carbon from the atmosphere and then injects it below the earth's surface and charges storage fees. Many major oil and gas firms, in addition to green tech companies, are rapidly pursuing this. Carbon capture and sequestration (CCS) is also part of coal burning energy producers.

PBS suggested that three keys would be 1) Increasing plants and forests, as plants and trees use carbon dioxide as part of the photosynthesis process. Forests act as lungs (as do oceans) and sequester the carbon emissions that are produced. The problem is that while deforestation is finally declining, reforestation is declining too. 2) Construction of carbon sequestration plants. These are facilities that capture carbon in the air and pump it underground. 3) Food consumption. PBS points out that if people threw away less food, which could significantly reduce carbon emissions as well.


The takeaways for investors: Consider opportunities to invest in forestry companies. Most new trees planted each year are by forestry companies. While the rate of deforestation is slowly declining, there is yet to be a commensurate increase in reforestation. Regarding CCS, there are firms pouring billions into new technology to capture and often sell the carbon. Accord-

ing to CNBC, Arizona State University has reported that its research shows that automated CCS can be thousands of times more efficient in removing carbon from the atmosphere. It is early with this technology, but some major oil and gas firms are putting billions into technology that could produce significant carbon capture each year as early as 2030 and to double that by 2040.

**Energy & Energy transition.** We think this is still an area that investors should continue to consider. There are ETFs that invest in wind, solar, nuclear, clean and, of course, traditional energy firms, such as oil and gas. The aforementioned PBS story pointed out that the demand and consumption of fossil fuels should be addressed, but also acknowledged that it continues to grow. As demand is growing however, a report from Rystad Energy says, "the oil and gas industry will deliver its worst exploration year since 1946... production budgets are not returning to pre-Covid levels and probably never will." A classic case where supply cannot meet the demand.


We last reported that the European Union was set on reducing carbon emissions to net zero sooner than later and with strict targets as early as 2030. This has had an added impact on natural gas supplies, which is already constrained. The New York Times reported that now there is a proposal before the European Union, by the European Commission, to make certain natural gas and nuclear electricity plants be considered either green or transition to green energy producers. That could have a significant impact, according to The Times, on new investment into these types of facilities. Despite the huge gains being made by wind and solar, in that order, the investment and production in those technologies would not be able to meet the ever-growing demand. Many traditional energy producers are making significant investments in wind and solar but also natural gas as well. As for nuclear, we take note that nuclear plants (which produce electricity) produce zero carbon emissions. The EC proposal

Continued on page 31



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# Ask Apex: The Value of Third Party Evaluation

BY KEN LARSEN

*“Competition is healthy – unless there is a conflict of interest. Then it becomes unethical and destructive.”*

Last month we identified three demographics found in most industries – including the general contracting business: 1. Those who are competent experts, 2. Those who are “crooks,” and 3. Those who are naively incompetent.

We also identified why insurers firmly insist upon the use of their “preferred vendors.” The

inclined to seek the maximum revenue and profit from a project rather than what the project actually “needs.” They’re conflicted.

Property owners (the insured) are typically annoyed at the inconvenience of their home being damaged – as well as attracted to the prospect of getting their home “upgraded.” They too are conflicted.

And then there is one of the most important conflicts common to a property insurance claim: a “competitive quote”

independent expert to assist in establishing the repair needs on your property. His list of qualifications is long – and impressive – and available through APEX. His professional fees can even be submitted as part of your insurance claim.

With so many obvious con-

flicts of interest during an insurance claim, a level playing field is difficult but important to find.

You can always trust APEX Disaster Specialists. But if you want to be sure any contractor or claims representative on your property is competently evaluating the needs of your property,

– we invite you – the insurance claims representatives – and even our local competition to engage a non-conflicted industry expert in the discussions.

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contractors have agreed – in writing – to concessions in prices and processes necessary to repair the structures the insurance companies insure thus increasing the insurance company’s profitability.

APEX proudly declares their refusal to participate in ANY Preferred Vendor Program. APEX works for YOU!

It can be difficult to keep emotions in check when you perceive a conflict of interest carried by the entities you are forced to work with.

APEX understands and provides a solution to minimize this understandable sentiment.

## Conflicts of Interest Abound in Insurance Claims!

Let’s take time to face the obvious truth:

Insurance Claims Representatives are employed to manage (reduce?) financial exposure for their employer. That might not be in the property owner’s best interest. They’re conflicted.

Contractors (like APEX) are typically “for profit” corporations! Contractors might be

by another contractor. Make no mistake – there is a very real issue when an insurance company sends a second contractor to your property. The second contractor possesses one of the biggest conflicts possible as they possess the prospect of referrals directly from the insurance representative.

## The Registered Third Party Evaluator (RTPE)

Only an individual possessing the industry’s HIGHEST levels of formal education, in conjunction with (usually) decades of restoration experience, an adherence to a strict Code of Conduct and no possibility of financially benefiting from the decisions made on the structural repairs can truly be trusted to render a compelling conclusion on the needs of the project.

A registry exists of such individuals who pledge to “represent the needs of the structure rather than the interests of the individuals involved. In South Walton that individual is Ken Larsen, CR, WLS, CMP, CSDS. Ken provides this independent service for consumers seeking an

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# Property Tax: Exemptions & Installment Payment Plan Deadlines

Each year many property owners are unaware of the early deadlines required for making application for property tax exemptions and for participating in the Installment Payment Plan. Both deadlines have the potential to impact the 2022 property taxes for property owners.

Please check out the important information below related to applying for a property tax exemption and for participating in the 2022 Installment Payment Plan so you don't miss the deadlines.

### Exemption Deadline

March 1st is an important

deadline for Florida property owners. It is the final day to apply for property tax exemptions. A number of exemptions are available to qualifying Florida property owners, but you must apply with the Bay County Property Appraiser's Office by the deadline.

Among the property tax exemptions authorized by Florida Statute are:

- Homestead Exemption
- Homestead Exemption Portability
- Additional Exemption for Persons 65 and Older
- Widow/Widower Exemption
- Disability Exemption
- Totally & Permanently Disabled Persons
- Disabled Ex-Servicemember or Surviving Spouse

• Surviving Spouse of Veteran Who Died While on Active Duty

• Surviving Spouse of First Responder Who Died in the Line of Duty

An extensive list of available exemptions and their requirements as well as checklists to ensure you have all the documentation needed to make application can be found online via the Bay County Property Appraiser's website, Baypa.net or scan the QR code above with your smartphone camera to be directed to their webpage with additional information.

### Applying for Exemptions

For those who recently purchased a home and received a Homestead Letter from the Property Appraiser's Office, you

may be eligible to file for homestead exemption online at Baypa.net. Other individuals desiring to apply for exemptions can visit the Property Appraiser's Office at 301 Richard Jackson Blvd, Panama City Beach or call them directly at (850) 248-8470 before the March 1st application deadline.

### Participating in the Property Tax Installment Payment Plan

For those taxpayers interested in paying their 2022 property taxes in four quarterly installments rather than one lump sum payment, you can apply to participate in the Installment Plan. The Installment Application must be received in the Tax Collector's Office by April 30th. Additionally, if you look up your property tax account at BayTaxCollector.com you will see an option to "Apply for the 2022 installment payment plan." This option allows you to apply online.

The Installment Plan breaks up a tax payer's annual tax bill into four quarterly installment payments with the first payment due no later than June 30th. Additional installment bills are mailed in September, December and March. Failure to make the first payment by June 30th automatically terminates eligibility to participate. The taxpayer with terminated eligibility will then be sent a regular tax bill in November. If you are already participating in the Installment Payment Plan, you do not have to re-enroll each year. The annual billing for a tax account must be at least \$100 annually to qualify to participate in the Installment Plan.

To learn more about the Installment Payment Plan, scan the QR Code to the right with your smartphone camera to be directed to a webpage with additional information.

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



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# Beach Properties of Florida Joins HomeServices of America Family of Brands

Berkshire Hathaway HomeServices Beach Properties of Florida is excited to announce that we have joined HomeServices of America's family of brands.

Berkshire Hathaway HomeServices Beach Properties of Florida represents an expansion of HomeServices' footprint in the Florida residential real estate market, joining sister companies of Jacksonville-based Berkshire Hathaway HomeServices Florida Network Realty, Sunrise-based Berkshire Hathaway HomeServices Florida Realty, and Miami-based Berkshire Hathaway HomeServices EWM Realty International.

Headquartered in Santa Rosa Beach, Florida, Berkshire Hathaway HomeServices Beach Properties of Florida serves the unique communities found along Scenic 30A as well as the surrounding regions including Navarre, Destin, Panama City Beach, Panama City, Apalachicola, St. George Island, and Port St. Joe with nearly 250 sales associates in nine offices throughout the Northwest Florida Gulf Coast. In 2021, Beach Properties of Florida closed over 2,700 transaction sides representing more than \$2.1 billion in sales volume.

Founders Hunter Harman, John David Sullivan, and Price

Rainer along with Jimmy Burgess assuming the role of Chief Executive Officer, will continue to lead the company's strategic planning and growth initiatives as well as manage the day-to-day operations along with their sales management teams.

HomeServices has chosen to take this step with Berkshire Hathaway HomeServices Beach Properties of Florida because of its strong ties to the community, outstanding brand recognition, and experienced team of agents. Under the leadership of this experienced and well-connected executive management team, Berkshire Hathaway HomeServices Beach Properties of Florida has grown to be among the most recognized and successful brokerage companies in the United States.

"We are thrilled to be joining forces with HomeServices of America and offer even greater opportunity and access for our agents and their clients to what we believe is the best real estate network in the country. This acquisition is much more than a transaction – it represents a new season of growth and prosperity for Beach Properties of Florida." – Hunter Harman, Broker/Operator at Berkshire Hathaway HomeServices Beach Properties of Florida

It's business as usual. Buyers



Jimmy Burgess, CEO

and sellers can continue to expect the same exceptional service from Berkshire Hathaway HomeServices Beach Properties of Florida that they have become accustomed to over the years. While Berkshire Hathaway HomeServices Beach Properties of Florida is owned by HomeServices of America, we will continue to operate as we do today.

With strong ownership from HomeServices, this transaction provides Berkshire Hathaway HomeServices Beach Properties of Florida with a unique opportunity for growth and further positions the company, now and in the future, to deliver unparalleled products and services to new and existing clients, sales associates, managers, and employees.

Headquartered in Minneapolis, Minn., HomeServices, through its operating companies, is the nation's largest residential real estate company based on closed transactions and is the country's premier provider of homeownership services, including brokerage, mortgage, franchising, settlement, insurance, and relocation services. The company's mission is to create and deliver an unparalleled customer experience throughout the home transaction process.

With this transaction, HomeServices has nearly 46,000 real estate professionals operating across 33 states. In 2021, the company's associates facilitated over \$203 billion in residential real estate sales and nearly 395,000 transactions.

HomeServices is comprised of some of the industry's most respected real estate firms, each of whom is recognized for their unparalleled service, leadership, and integrity.

HomeServices of America, Inc. is owned by Berkshire Hathaway Energy, a consolidated subsidiary of Berkshire Hathaway Inc., a company with unparalleled diversity and financial strength.

*About Berkshire Hathaway HomeServices Beach Properties of Florida*

Berkshire Hathaway HomeServices Beach Properties of Florida is home to more than 200 agents in nine offices across Northwest Florida's beautiful Gulf Coast from St. George Island to Destin. Consistently recognized for its market-leading sales volume, Beach Properties of Florida is a proud member of the Berkshire Elite Circle, a prestigious designation given to the Top 50 companies in the Berkshire Hathaway HomeServices network.

Founded in 2007 and joining as an affiliate of Berkshire Hathaway HomeServices in 2016, the brokerage supports an impressive New Homes Division, exclusively offering new construction opportunities in KAIYA Beach Resort, Watersound Origins, Churchill Oaks, Watersound Beach, Cottage Grove, The Village at Grayton Beach, RiverCamps at Crooked Creek and more.

Berkshire Hathaway HomeServices Beach Properties of Florida now transitions from an independently owned and operated member of the Berkshire Hathaway HomeServices network to a wholly owned company by HomeServices of America in 2022. Visit [www.BeachPropertiesFLA.com](http://www.BeachPropertiesFLA.com) for additional information.

## FIVE THEMES

continued from page 28

points out its support for nuclear is only for those facilities that can safely dispose of the waste. We know of only one nuclear plant under construction in the USA currently. Should the EU pass legislation approving of nuclear, we think that additional U.S. nuclear plants are in the

offing. Interested investors could consider equities or ETFs in the Industrials and Materials

*The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin, FL 32541, with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone 850.654.8122.*

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*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 mar-*

*ketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involve a high degree of risk.*

*Investors should consider the investment objectives, risks, charges, and expenses of an exchange traded fund carefully before investing. The prospectus contains this and other information and should be read carefully before investing. The prospectus is available from your investment professional. The companies engaged in the communications and technology industries are subject to fierce competition and their products and services may be subject to rapid obsolescence. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.*



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**7551 SHADOW BAY DRIVE**  
Shadow Bay Unit 2 | Panama City  
3 Bed | 2 Bath | 1,353 SF | Listed at \$259,900  
Contact Lynne Hand 850-532-0886



**109 NAUTILUS STREET**  
Seaclusion Beach | Panama City Beach  
3 Bed | 2 Bath | 1,360 SF | Listed at \$414,900  
Contact Mario Gobel 850-527-5878



**2125 SEDGES AVENUE LOT 360**  
SweetBay | Panama City  
3 Bed | 2 Bath | 1,863 SF | Listed at \$452,194  
Contact Mark Moody 678-300-1743



**7205 THOMAS DRIVE D-1105**  
Dunes of Panama - Phase IV | Panama City Beach  
2 Bed | 2 Bath | 1,050 SF | Listed at \$475,000  
Contact Cindy Armstrong Karr 850-303-3477



**2109 PENNY ROYAL STREET LOT 348**  
SweetBay | Panama City  
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Contact Janet Melton 912-220-1716



**817 CLEMENT DRIVE**  
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