



JULY 2022
VOL. 2, NO. 11

PCB Life

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Independence Day Fireworks Light Up The Night!

Visit Panama City Beach is pleased to announce Real. Fun. Fourth., the destination's annual Independence Day celebration, will take place this year from Saturday, July 2 to Monday, July 4. Known as the largest Fourth of July fireworks display on the Gulf Coast, the spectacular event welcomes visitors of all ages for the ultimate red, white and blue celebration in Panama City Beach.

"We look forward to hosting another incredible Real. Fun. Fourth. in partnership with the City of Panama City Beach, Pier Park and Bay County," says Visit Panama City Beach President and CEO Dan Rowe. "This annual celebration brings together residents and visitors for an unforgettable Independence Day weekend with show stopping firework shows on our destination's beautiful beaches."

Please see to follow for details regarding Panama City Beach's "Light Up the



Bay," "Light Up the Gulf," "Freedom Rocks" and "Star Spangled Spectacular" celebrations:

Light Up the Bay: July 2 @ 8:30 p.m.

Kick off the holiday weekend with fireworks by the bay at Papa Joe's. Bring your lawn chair and catch fireworks over

the bay, food trucks and live music with family and friends! (4601 W US-98)

Light Up the Gulf: July 3 @ 8:30 p.m.

On Sunday, July 3 at 8:30 p.m., Panama City Beach will "Light Up the Gulf" with the beach's largest, private fireworks show. The Annual

Beach Bash will take place behind the Boardwalk Beach Resort condominium and includes free live entertainment, contests and kid's activities.

Location: Boardwalk Beach Resort Hotel & Convention

FIREWORKS
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Bay Education Foundation

The most valuable investment we can make is in our children's education. When we make education a priority, we give our children opportunity.

— Martin O'Malley

BY BETH DELUZAIN

Where do you look when there simply aren't enough funds to support all the exciting ideas that educators have for serving students? We hope the answer for local teachers and staff is the Bay Education Foundation, Inc.

Where do you look when you are an individual or business that wants to support education while ensuring that your donation goes directly to classrooms in schools or to help address unmet needs? Again, we hope the answer for our community is the Bay Education Foundation.

"We are trying hard NOT to be Bay County's best kept secret," laughs Larry Carroll, current Bay Education Foundation president. "I'm still surprised, though, that a lot of people don't know about

BAY EDUCATION
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BAY EDUCATION

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us. We exist to support public school students and employees, and we've been around a long time."



Published Monthly
Directed Mailed to Panama City Beach
Circulation: 12,000 Households

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In 1989, school district leaders in Bay County decided to take advantage of an opportunity provided by the Florida Legislature authorizing each county to establish a support organization for public schools. The result was the Bay Education Foundation, which was incorporated in November of that year.

The Bay Education Foundation, Inc., is a 501 (c) 3 direct support organization of Bay District Schools in Panama City, Florida. The mission of the Foundation is promoting excellence in public education, and the Foundation addresses this mission through four major initiatives.

Take Stock in Children

One such initiative is Take Stock in Children, a statewide dropout prevention/college preparation program for students who have the ability, but not the resources, to attend college. Students are selected for the program in grades eight and nine and receive mentoring, monitoring, and other support services throughout high school. Upon successful completion of this program, students receive a college tuition scholarship

or tuition assistance for other post-secondary education. Currently, we are serving 114 high school students and nearly 80 college students. More than 120 students have completed the program. We are proud of the engineers, social workers, nurses, teachers, airline pilots, business men and women, college professors, youth ministers, and technical workers. We also boast about a television producer, a lawyer, and a military officer. These Take Stock alumni are giving back to our community, and we still get excited when they buy homes and start families.

Grants for Great Ideas

Teachers and other educators compete annually for \$1,000 grants which are awarded to support innovative classroom projects designed to improve academic achievement. These projects focus on literacy, STEM (science, technology, engineering, math) disciplines, exceptional student education, and the arts. For the 2021-22 school year, the Foundation underwrote projects at thirty-one schools for a total investment of \$129,000.

Greener Grass Tuition Assistance

The Foundation provides small tuition assistance grants to help with professional development in the district. Grants range from \$100-\$500 and are intended to encourage employees to improve their skills, especially in critical teacher shortage areas. About thirty employees are assisted through this program annually.

Awards of Excellence

The Bay Education Foundation provides partial support for an array of programs designed to recognize, reward, and/or showcase excellence in education and administers a number of graduating senior scholarships. The programs include student events like the Best of Bay Art Show, science and social studies fairs, etc., and employee recognition events. For the first time this year, the Foundation sponsored a Rookie Teacher of the Year award, designed to recognize promising early career employees.

How can you help? Make a donation! All the initiatives cited previously depend upon the

generous support of individuals, businesses, civic clubs, etc. In most cases, we are able to double your donation with matching funds for Take Stock scholarships and grants.

Become a mentor! We always need mentors for our Take Stock students. The commitment to invest time in a student pays BIG dividends for the student and you.

Participate in our fundraising events!! We host three fundraisers each year: Golf Fore Education (September 17, 2022), Strides for Scholars 5K (February 18, 2023), and Arts Alive (March 25, 2023).

For more information, please contact the Bay Education Foundation at (850) 767-4110 or visit us at www.bayeducationfoundation.org.

Mentors can find the link to the mentoring application on the "Mentors" page of our website. Teachers can check our website in mid-August for information and links to the grant application portals. That link is: www.bayeducationfoundation.org.



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Tax Relief for Floridians is On the Way

By JIM JAQUESS

Governor DeSantis recently signed into law more than \$1.2 billion of tax relief for Floridians. The new law creates 10 sales tax holidays for a variety of items commonly purchased by Florida families, including fuel, diapers, disaster supplies and tools.

“Florida’s economy has consistently outpaced the nation, but we are still fighting against inflationary policies imposed on us by the Biden administration,” Governor DeSantis said. “In Florida, we are going to support our residents and help them afford the goods that they need. Florida has been fiscally responsible, so we are in a good position to provide meaningful relief for families, right now.”

The 10 tax holidays are:

A one-month **Fuel Tax Holiday from October 1-31, 2022**, saving Floridians \$200 million by lowering the price of



gas by 25.3 cents per gallon.

A 3-month **sales tax holiday for children’s books from May 14 through August 14, 2022**, providing \$3.3 million in tax relief.

A one-year sales tax holiday from **July 1, 2022, through**

June 30, 2023, for baby and toddler clothes and shoes, providing \$81.5 million in tax relief.

A one-year sales tax holiday from **July 1, 2022, through June 30, 2023, for children’s diapers**, providing \$38.9 mil-

lion in tax relief.

A 14-day **Back-to-School sales tax holiday from July 25 through August 7, 2022**, for clothing, shoes, backpacks and school supplies, providing \$100 million in tax relief.

A 7-day **Tool-Time sales**

tax holiday from September 3-9, 2022, for tools and other home improvement items, providing \$12.4 million in tax relief.

A two-year sales tax holiday from **July 1, 2022, through June 30, 2024, for impact resistant windows, doors and garage doors**, providing \$442.8 million in tax relief.

A 7-day **Freedom Week from July 1-7, 2022**, providing a sales tax exemption for specified admissions and items related to recreational activities, providing \$70.6 million in tax relief.

A one-year **Energy Star Appliances sales tax holiday from July 1, 2022, through June 30, 2023**, for washing machines, clothes dryers, water heaters and refrigerators, providing \$78.5 million in tax relief.

For more information, visit floridarevenue.com.

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PCB Chamber New Member Spotlight



Introducing: Island Fin Poké Co

Kurt Fadden and his wife, Eve, are the owners of the new poké restaurant, Island Fin Poké Co located in Pier Park North. The Restaurant serves Hawaiian style poké bowls, as well as Dole soft serve in various flavors. The build-your-own poké bowl experience starts with choosing a base of white rice, brown rice, or spring mix. They then help you choose a mix of proteins ranging from ahi tuna and salmon to spam, with some mix-in veggies and a marinating sauce. They put these ingredients over your base and then you choose from 23 additional toppings to finish off your bowl. They offer catering to offices and events, as well as online ordering and delivery through third party apps. The couple decided to bring the brand to Panama City Beach (where they live) to help offer more fresh, healthy, and unique food options to the area. It was also important to bring a service centric business to PCB to provide a place of good food and community for locals and tourists alike. Eve grew up in the area, and they have also part-



nered with Andrew McKelvie as their General Manager. Their son Josh also works at the restaurant and can be found walking guests through the bowl building experience and explaining their house made sauce recipes to guests. It's very much a family atmosphere! As a team, they are committed to making sure the experience is the same for every guest that walks through the door. Kurt says they believe that "good food is a given, but good service and building relationships is what their business is founded on." This includes walking every guest's bowl and beverage to the table, bussing tables promptly, taking time to converse with guests, and giving every guest a Dole soft serve sample every time they visit. They look forward to opening more locations throughout Northwest Florida and provid-



ing this same brand experience throughout the area. Island Fin Poké Co Panama City Beach is currently hiring an assistant manager and additional team members. If you are interested you can reach out to Kurt

at Kfadden@islandfinpoke.com.

Island Fin Poké Co is located at 1550 Panama City Beach Pkwy, Suite D-175 in Pier Park North and open daily from 11 a.m. to 9 p.m.

FIREWORKS

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Center (9600 S. Thomas Dr.)
Freedom Rocks: July 3 @ 8:45 p.m.

Stop by early and dine at any Freedom Rocks participating waterfront restaurants, rock a spot with the glorious sun-set washed colors painting the skies above the Grand Lagoon Bridge or bring your chair/blanket to the lawn at Treasure Island Marina.

Star Spangled Spectacular: July 4 @ 9:00 p.m.

Celebrate the Fourth of July with the largest fireworks display on the Gulf Coast. Panama City Beach's Star Spangled Spectacular will take place on Monday, July 4 at 9:00 p.m., and will feature dueling fireworks from the City (Russell-Fields) and County (M.B. Miller) Piers. Guests are invited to set up their beach chairs and encouraged to arrive early to get the best views.

Locations: Russell-Fields City Pier (16101 Front Beach Rd.)

M.B. Miller County Pier (12213 Front Beach Rd.)

For more information, visit <https://bit.ly/2QHCXhK>.

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Keeping it on the Road: Teen Driver Challenge on Offer at BCSO

COURTESY OF THE BCSO

Teen Driver Challenge is once again being offered by the Bay County Sheriff's Office. Not a basic driving course, the Teen Driver Challenge teaches vehi-

cle dynamics and handling and will take your young driver to the next level of defensive driving skills. The Teen Driver Course will be offered periodically through the year. Follow the Bay County Sheriff's Office Facebook page to know when the next class



will be offered. Teens that want to take the course must have a learner's permit, at least six months driving experience, and be able to attend with a family vehicle.

It is vital your teen already possess a certain comfort level driving their vehicle to get the most out of this class. The instructors will teach evasive maneuvers, skid recovery, cornering, and the backward and forward serpentine.

To register your teen, get the

registration form off the BCSO website, from the front desk of the main office of the Bay County Sheriff's Office, or from your child's School Resource Deputy. The class will also teach your teen the basics of vehicle safety and maintenance.

Also available from the Bay County Sheriff's Office is the

Sheriff's Training on Personal Safety, or STOPS training, Civilian Active Shooter Training which will prepare employees to respond in crisis situations, Stop the Bleed, a one-hour class on serious injury response for lay people, and the Church Safety Program.

The key to a successful re-

sponse to a crisis situation is preparation and training. If we can be of help to your civic group, business, or teen driver, please reach out.

If you are interested in hosting a class, email BCSO Deputy Lupica: Mario.lupica@bayso.org.

Excellence a Part of the BCSO Culture

The Bay County Sheriff's Office was awarded the third Excelsior-level Accreditation status today by the Commission for Florida Law Enforcement Accreditation (CEA).

To achieve Accreditation, the agency underwent an on-site examination of the Bay County Sheriff's Office policies and procedures, management, operations, and support services. This is done every three years. Compliance with approximately 260 standards had to be passed to receive accredited status. Many of the standards are critical to life, health, and safety issues. Not only has the BCSO been an accredited agency, but the agency has now been awarded Excelsior-level accreditation three times consecutively.

Also receiving Accreditation status is the Bay County Sheriff's Office Communica-



tions Section. This accreditation process is conducted separately from the agency accreditation visit and is equally as rigorous.

"I am so proud of the Bay County Sheriff's Office," said Sheriff Tommy Ford. "Consis-

tent hard work and an equal commitment to service has made excellence a part of the BCSO culture."

Prepared by R. Corley, Information by Sheriff T. Ford, Insp. A. Rubel, Lt. A Husar

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When World War II Came Close to PCB

BY ED OFFLEY

It was a moonlit summer night in the Gulf of Mexico as the 8,032-ton British oil tanker Empire Mica steamed slowly along the Panhandle coast, heading from Texas to the British Isles via the Florida Strait. No land was in sight, but look-outs could make out a flash of light on the horizon every thirty seconds from the Cape San Blas Lighthouse just over the horizon seventeen miles away.

Neither Master Hugh G.B. Bentley nor his 46-man crew knew it, but their journey was about to end in disaster.

Eighty years ago, World War II came to the northern Gulf of Mexico in a sudden eruption of violence as the 479-foot-long tanker and its cargo of 12,000 tons of highly flammable vaporizing oil exploded in a massive fireball. Shortly before midnight on June 28, 1942, the 8,032-ton tanker was struck by a pair of torpedoes from the German U-boat U-67. The attack killed 27 crewmen and British naval gunners. Only one lifeboat with Bentley and thirteen crewmen survived the inferno.

Although the United States had been at war with Nazi Germany and the Japanese Empire for six months, Panama City Beach and the rest of the Florida Panhandle to date had escaped the ravages of the war – particularly the U-boat assault against shipping that since mid-January of that year had already sunk over 500 Allied merchant ships.



In mid-1943, the Allies overpowered the U-boats in the Atlantic. Here, U-118 comes under air attack a month after U-67 was also sunk by U.S. Navy aircraft. (U.S. Navy)



U-67 crewman Hans Burck shot a photo of two U-67 crewmen looking at the burned-out wreck of the Empire Mica hours after the U-boat torpedoed the ship off Cape St. George. Burck was one of just three crewmen to survive when U-67 was attacked and sunk in mid-1943. (Courtesy of Hans Burck)

Like all of the other ship captains navigating through the Gulf of Mexico, Captain Bentley would have been well aware that the U-boat threat was all around them. Capitalizing on the success of his assault on east coast shipping, Admiral Karl

Dönitz had ordered his long-range Type IX U-boats operating in the Caribbean to expand their patrols north into the Gulf of Mexico. Oil tankers bearing precious fuel supplies to the United Kingdom were a top priority: Of 37 ships attacked since the Gulf campaign kicked off on

May 4, U-boats had attacked 22 oil tankers.


U-boat attacks in the Gulf, now in their ninth week, were showing no signs of ending. U-67 and seven other U-boats had sunk twenty-nine ships

Continued on next page



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WORLD WAR II

continued from previous page

totaling 164,963 gross tons. Equally bad for the Allies, the attacks had killed 395 merchant seamen and naval gunners.

With a significant number of sinkings taking place along the direct southeast route from Texas to the Florida Strait, Bentley chose what he thought was a safer route. He opted not to steer Empire Mica on the 710-nautical-mile straight-line course, but instead steamed along the 100-fathom-curve hugging the Louisiana, Mississippi, Alabama and Florida Gulf coasts. Unfortunately, one veteran U-boat commander had already suspected his targets were taking this evasive route and had positioned U-67 just offshore from Cape St. George.

It was just before 11:30 p.m. on June 28 that lookouts perched on U-67's cramped bridge sighted what they first called out as two small vessels approaching fast about forty degrees off the U-boat's starboard bow. But when Kapitänleutnant (Lieutenant Commander) Günther Müller-Stöckheim climbed up out of the cramped conning tower to look for himself, the 27-year-old U-boat command-



The huge bronze propeller of the tanker Empire Mica dominates the entrance to Captain Anderson's Restaurant at Panama City Beach. (Ed Offley photo)

er quickly realized it was a large vessel approaching their position. Captain and crew quickly went to battle stations.

Müller-Stöckheim and his 50-man crew were hardened veterans of the Battle of the Atlantic. On three previous patrols since commissioning in January 1941, U-67 had sunk four Allied merchantmen totaling 24,833 gross tons. Thus far in its current patrol, the U-boat had already sunk three more ships for an overall total of 39,000 gross tons.

The previous week, U-67 had lurked off the mouth of the Mississippi River, where they sank one ship and damaged another. But when three days went by without a single sighting of an Allied ship, Müller-Stöckheim decided on a different approach.

In the early hours of June 24, Müller-Stöckheim wrote in his Daily War Diary, "Came to course 10 [degrees]. Intention: operate on traffic from and to Pensacola and Mobile" The next day, after dodging several

patrol planes but still seeing no ships, he wrote, "Since nothing was met during the advance to the east, it is logical to assume that if traffic is in fact evading to the east, it moves to the north just offshore ... Probably Cape San Blas will be the focal point."

That estimate was about to pay off with one of U-67's largest successes.

Taking his time, Müller-Stöckheim shadowed the tanker as it continued on an eastbound course toward Florida's Big Bend. "It is very bright," he later wrote in his Daily War Diary, "but I hope he does not recognize [the presence of a U-boat] very much." Finally, closing to point-blank range – just three-fourths of a nautical mile from the target – he ordered "Los!" ("Release!"). Two steam-driven G7a torpedoes raced off and struck Empire Mica on its port side.

In a report to U.S. naval authorities twelve days after the attack, Bentley noted that the back-to-back torpedo strikes effectively destroyed the Empire Mica, leaving the crew no option but to flee the massive fire.

The survivors were rescued by a Coast Guard auxiliary vessel after four hours and landed at Apalachicola. The next day, Bentley and six of the Empire Mica survivors were taken by boat to Panama City 45 miles to the north, where they were treated for burns and injuries.

The gutted, burned-out hulk of the Empire Mica drifted for nine hours before finally sinking upright in 120 feet of water, but not before Müller-Stöckheim surfaced U-67 the next morning to allow his crewmen to view the abandoned tanker. Also coming upon the stricken ship was an Army patrol plane from Pensacola that spotted a plume of smoke on the horizon and located the vessel several hours before it finally capsized and sank.

U-67 and its crew resumed patrolling south of the Mississippi delta. During the next two weeks they sank another three ships, bringing their total to six totaling 32,236 gross tons before finally heading back to Nazi-occupied France. Müller-Stöckheim and his men would make two more successful war patrols in late 1942 and early 1943, amassing a total of 101,000 tons of Allied shipping sent to the bottom of the sea. But their luck ran out on May 10, 1943, when a bomber from the jeep carrier USS Card sank the U-boat with depth charges in the mid-Atlantic. Only three men on watch on the bridge survived the sinking.

Today, the only reminder that exists of that fateful night in late spring 1942 is the giant bronze propeller of the Empire Mica. Salvaged by commercial divers, it dominates the entrance to the famed Captain Anderson's Restaurant at 5551 N. Lagoon Drive in Panama City Beach.

A Superior Air Conditioning Company Veterans and First Responders Appreciation Lunch July 19

The next Appreciation Lunch will be Tuesday, July 19 at Texas Roadhouse in Pier Park North. All Vets and First Responders and their spouses are invited to attend, and to apply for the Q3 HVAC Giveaway, go to ASuperiorAC.com.

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Happy Fishermen (and Women) and Fireworks! Love it!

BY PAM ANDERSON

Summer is in full swing and so is fishing! Whether you fish from a pier, a private or guide boat, a charter boat or head boat, chances are you are catching some nice fish to brag about.

The focus this time of year in the Gulf is Red Snapper or Gag Grouper, but there are plenty of other tasty fish in the sea - Vermillion Snapper for one.

With the seas so calm this time of year, the private yachts and guide boats can Gulf fish and are coming in with some great catches.

Families are taking advantage of the opportunities to visit Shell Island and watch the dolphins play. Have you seen a Mama dolphin bring her baby around to show him off? What a treat that is! And, yes! It does happen. I think they like watching us as much as we enjoy watching them.

Water sports galore are available throughout the Grand Lagoon area.

Brides are making wedding plans, businesses are having their meetings and non-profits



their seminars and fundraisers at the Event Center. What a great view from that second floor!

If you want local cuisine - seafood, steaks, Mexican, Chinese, Italian or just a great burger, the Grand Lagoon has it all.

Fireworks! Everybody loves fireworks! Grand Lagoon Coalition is hosting Freedom Rocks fireworks parties all around the Grand Lagoon on July 3 - Treasure Island, Pirate's Cove, St. Andrews State Park, Sheraton PCB (Bay Point), Lighthouse Marina, and, of course, Capt.



Anderson's Marina's Dockside Grille, will have front row seats on their upper deck. There will

be cruises into the Lagoon to watch very up-close and personal if you prefer.

On July 4, downtown Panama City will host its Annual Fireworks show. You will see boats from all over the bay area going out to watch that show. From Capt. Anderson's Marina, we will have trips to watch the downtown event on two or three of our big boats with DJs for entertainment there and back. Great family fun!

No matter how tough the times might be, America has a lot to be thankful for and this is the time to celebrate!

Folks are coming from far and wide to enjoy all that beautiful Grand Lagoon has to offer here on Panama City Beach. We welcome you all! You won't find an area of the beaches that has more local family-owned businesses all nestled in one area as you will here in the Grand Lagoon area and along Thomas Drive.

Come join us! Life is good on Grand Lagoon!

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

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Let's Get Growing with Julie: Targeting Biting Flies

By JULIE McCONNELL, UF/
IFAS EXTENSION BAY COUNTY

Other than moving to the Arctic, how can you minimize the risk of being attacked by blood feeding insects this summer? Understanding the habitat needs and behavior of mosquitoes, yellow flies, deer flies, and

horse flies is key. Mosquito control does a great job of educating the public with dump, drain, or treat standing water campaigns, but what about those other pesky biters?

Yellow, deer, and horse flies are in the Tabanidae family and are collectively referred to

as Tabanids. Although they do have some differences, there are enough similarities that managing for one will help prevent the others, too.

Tabanids lay eggs on aquatic vegetation, saturated soils, or objects (plants or inanimate) overhanging water bodies or similar



surfaces. Larvae (juvenile stage) of these flies feed on moist decaying organic matter, aquatic and semi-aquatic invertebrates, small crustaceans, or earthworms (species dependent) so you are very likely to find adult Tabanids in these environments.

Females are responsible for bites to humans and other animals because eggs require a blood meal to develop. Although they are strong fliers, they tend to congregate near larval habitat sites – typically shady areas near water bodies and forests or other areas with dense vegetation. They are active during the day, with the highest incidence of activity during late afternoon or on cloudy days, and are attracted to dark colors and movement.

To reduce the likelihood of bites avoid potential habitats at peak times, wear light colored

clothing that covers skin and apply repellents containing DEET, citronella, or geraniol. Eliminating larval habitats near buildings or where people congregate and hanging black ball traps in shady areas can also be employed in management practices. Ball traps can be purchased as kits or you can make your own by following instructions found here https://sfyl.ifas.ufl.edu/media/sfylifasuffedu/baker/docs/pdf/horticulture/ThePerfectYellowFlyTrap_000.pdf

To read more about the life cycle of Tabanids commonly found in Florida visit <https://edis.ifas.ufl.edu/publication/IN595>.

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Book Review: The Last Ship By William Brinkley

REVIEWED BY JACK SMITH

I have always loved post-apocalyptic novels, and I was hooked in the 60s after reading “On The Beach” by Nevil Shute. The world, after WW111 destroyed most of the world, has only a few remaining survivors in Southern Australia who are awaiting the radioactive cloud heading their way, bringing with it certain death. The story focuses on how people choose to spend their final days. Fast forward to 1988, “The Last Ship” tells the story of a United States Navy guided missile destroyer, the *USS Nathan James*, on patrol in the Barents Sea after a full scale nuclear war between the United States and the Soviet Union. Off the coast of

Brittany, the *James* discovers a non communicative submarine which tails them to the Mediterranean coast. The Soviet Navy ballistic missile submarine *Pushkin* decides to surface and make direct contact. The two vessels quickly establish a truce and agree to work together. The sub has plenty of fuel but is low on food, and will attempt to reach a soviet supply base in the Arctic and retrieve fuel for the *Nathan James*, which is loaded with food. After months of searching the Pacific ocean, the *Nathan James* finds an unpolluted island where he assigns the female crew the task of ensuring the continuation of the human race. What could go wrong?

Know Your Neighbor: **A Passion for Preaching**

BY LAURA LASPEE

Anyone who meets Minister Kerry Knight quickly learns that he has a passion for preaching. He is the Pulpit Minister of the Emerald Beach Church of Christ located at 301 Alf Coleman Road, Panama City Beach, FL 32407. The Church is conveniently located across from Shipwreck Island Water Park.

Preacher Knight and his wife Deborah made their way to Panama City Beach via Auburn, Alabama in October 2021 and are happy to call the beach their home. Kerry and his wife have been married for 52 years (in fact they honeymooned here at the beach) and have two children and five grandchildren. Throughout the years they have traveled to the Holy Land, Egypt, and other Christian sites in Europe. They both have served on missions and Minister Knight has preached in Jordan, Israel, the British Isles and Europe. Minister Knight's



teaching and preaching seeks to challenge his congregation to go "deep into the Bible".

His wife's father was instrumental in leading him to preach when he became disenchanted with his psychology coursework at Auburn University; instead, his passion for studying led him to a BA and MA degree in other fields, as well as work toward a Phd in biblical studies.

The Emerald Beach Church of Christ is not a denomina-

tion but rather an Independent Church whose teachings follow the New Testament. Minister Knight explained, "We as a body seek to return to the Church that Christ built in the First Century." The Church of Christ believes that it is possible to follow the biblical pattern and their purpose is to teach what the Bible teaches in all matters of faith and practice. As their website explains "We trust that you will find that we are a friendly and caring group of individuals – imperfect people who believe in the perfect plan of Christ for His Church. We seek to uphold the principles of the New Testament in our worship, organization, plan of salvation, and everyday living in Christ." You will not find any musical instruments accompanying singers in this Church. They sing several songs and hymns together, led by song leaders and sung acapella. This singing follows the pattern of

the first-century Church, which at Emerald Beach Church of Christ they believe is as the New Testament intended it.

Minister Knight's main goal is to preach the truth of the Bible. Church services are open to everyone. One of the biggest challenges for him is to be able to navigate what people need especially because we live in a tourist town and he wants to give local people what we "need to hear." As Knight puts it, he "truly wants to encourage everyone and make everyone who enters the Church feel welcome and cared about".

Minister Knight's passion is preaching in front of people sharing the truth of the Bible. Beginning in August of this year he will present a series of sermons on the theme of "Becoming an Overcomer." (Lessons on how to overcome tragedy, discouragement, stress, fear, loss, temptation, and much more).

Services are held for worship

on Sundays at 10 a.m. and 1 p.m. with Bible Class on Sunday at 9 a.m. and Bible Study on Wednesday at 7 p.m. Sermons are lived-streamed on Sundays at 10 a.m. and 1 p.m. and again on Wednesdays at 7 p.m. and can be found on their website at emeraldbeachchurch.org. If you have any questions, you can call the Church at (850) 235-7992 or email them at emeraldbeachchurch@gmail.com. You can also visit them on Facebook. They have a great online calendar of events for easy access to their activities, as well as links to recordings of their acapella songs.

If you are looking for a Church that will lead you to Christ, then the Emerald Beach Church of Christ may be just what you are looking for in today's hectic and confusing world.



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Unsung Floridian Heroes: Mosquito Control

BY MICHAEL RILES,
ENTOMOLOGIST FOR BEACH
MOSQUITO CONTROL DISTRICT

Since the early days of European exploration, mosquitoes have played a vital role in Florida's history. They carried disease and were considered a serious major pest that made it extremely difficult to establish homesteads and communities across the state. In 1870 and 1880, outbreaks of Yellow Fever in the central and northern parts of the state took a tremendous toll on humans causing

sickness and death, which in turn caused extreme economic hardships and created mass evacuations from cities across Florida. The formation of the Florida State Board of Health in 1889 created the first agency to deal with disease epidemics. At the turn of the twentieth century, the knowledge of mosquitoes transmitting malaria and yellow fever gave the Board of Health a new target to implement control strategies to reduce mosquito populations and suppress the transmission

of disease. In 1922, the Florida Anti-mosquito Association was formed; three years after that, the first mosquito control district was formed in Indian River County, Florida.

Twenty-seven years later in Bay County, Beach Mosquito Control District (BMCD), originally formed as The Gulf Mosquito Control District on October 14, 1952, when the citizens of the Panama City Beach area voted to create a mosquito control district. The district's name was changed in early 1997. Beach Mosquito Control District is an independent special taxing district which is governed by a board of three elected four-year term Commissioners. Funding is received to operate the district through the levying of local ad valorem taxes and state matching funds. The district operates under Chapter 388 of the Florida Statutes and Rule 5E-13 under the Florida Department of Agriculture and Consumer Services. Beach Mosquito Control District implemented an arbovirus surveillance section into the agency in 1998 where chickens were used to test for the presence of West



Nile virus, St. Louis encephalitis virus and Eastern Equine encephalitis virus. The program was in response to epidemics of St. Louis encephalitis virus in the early 1990s and West Nile virus in 2001-2002 throughout the state. Testing of mosquitoes for the presence of virus was also a mechanism used by the district, and during the years of 2016-2018, BMCD tested mosquitoes in collaboration with the Florida Department of Agriculture and Consumer Services when the Zika virus epidemic coursed throughout the state. Beach Mosquito Control District continues to monitor the presence of virus and the mosquitoes that can possibly

transmit them. When the new facility was being built in 2018-2019, a new laboratory was installed. This facility enables the district to test mosquitoes in-house to give a shorter time frame in results for these types of tests. The new lab is set up to test presently and into the future for the needs of the public and the monitoring of the presence of mosquito vectors and the viruses they are known to carry. These types of surveillance give the district much needed information to plan and implement applications to suppress the populations of mosquitoes in our area, protecting our citizens from the bites of mosquitoes.

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ECTC: Kids On Stage, Fall Educational Programming

BY ANNA FISHER, ASSOCIATE ARTISTIC AND EDUCATION DIRECTOR

We always have a little break in August between our children's summer camps and our fall classes here at Emerald Coast Theatre Company. The building becomes eerily quiet and empty and I don't like it one bit. There is just something about the joy and life that our students bring that can't be replaced by any Spotify playlist. They always return with fresh excitement and energy, ready to tackle whatever challenges come their way. It renews my hope in the future to see these young children and teens come together as a team and work towards a common goal. Recently, we surveyed parents and asked what benefits their children have experienced, whether social, emotional, or educational, from ECTC's educational theatre program. 90% of parents have seen a major rise in confidence in their children. I get to see this in action as they practice lines, learn music and dance their hearts out to the choreography. I see that rise in confidence that can only come from hard

work and dedication happening in tangible real-life settings and not in front of a screen.

We've decided to "up our game" at ECTC for Season 10 and that includes not only our Professional and Theatre for Young Audiences shows, but also our Theatre Education programming. We can't wait to bring one of my absolute favorite musicals to life with Disney's "Beauty and the Beast!" Students will have a chance to materialize that memorable little French village on stage with Mrs. Potts, Lumiere, Cogsworth, and the rest of the iconic characters from this classic tale of love and overcoming. 2nd-5th and 6th-12th grades will "be our guest" at ECTC this fall semester in production classes that culminate in a final musical production performance in November. We are dedicated to giving local youth a professional theatre experience. We have students audition for their roles while being led by theatre professionals who design the set, costumes, and lighting plus provide stage, choreography, and musical direction. This, coupled with some incredibly talented

area youth, results in a pretty fantastic theatrical experience for everyone.

We're also expanding our educational class offerings for this coming fall! In addition to our regular production classes and Mini Player classes (K-1st grade), we will have a wide variety of offerings including tap, ballet, and musical theatre dance classes. Other offerings will include musical theatre voice, vocal performance, acting for kids

(after school and homeschool), and acting technique and audition workshops.

In addition to the Youth Education classes, we are thrilled to announce that Adult Education Classes will be added to our Fall Schedule. This is something I have wanted to offer for a long time, because honestly, I need a class where I can dance to my heart's content!

We have something for everyone this season at Emerald

Coast Theatre Company. Come join us for music, dance, and life that is happening in real time. Registration for fall classes will open mid-July so sign up for the ECTC newsletter at www.EmeraldCoastTheatre.org to receive all the latest information!

See you at the theatre!

Anna Fisher



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In August, Emerald Beach Church of Christ will present a series of sermons on the topic of **Becoming an Overcomer**.

- How to overcome **tragedy**
- How to overcome **temptation**
- How to overcome **failure**
- How to overcome **discouragement**

BECOMING AN OVERCOMER SERIES



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www.emeraldbeachchurch.org

Join us!

Sundays
 Bible Class: 9 am
 Worship: 10 am and 1 pm

Wednesdays
 Bible Study: 7 pm

 Community

Library Card Provides Free State Park Admission

With a Northwest Regional Library System library card, you can check out a Real Florida Reader Day Pass that provides free park admission to Florida's state parks. If you don't have a library card, visit your local library to get one. The library card and park pass are free! The Real Florida Reader Day Pass has a 5-day check out period, one checkout per library card. Each Northwest Regional Library System location has park passes. If all are checked out, place a hold by calling your library location. Passes will need to be checked out and returned from the same library location.

The Real Florida Reader Pass is part of the "Oceans of Possibilities" Summer Reading celebrations for Florida Public Libraries. Florida has 175 state parks that showcase our state's natural and cultural resources. With the Real Florida Reader Pass, you can continue your learning adventure while enjoying time exploring new places.



PHOTO COURTESY OF FLORIDA STATE PARKS

For an extra challenge, check out a book about Florida's wildlife and natural resources and see if you can identify any of the flora, fauna or habitats seen at the park! The Real Florida Reader Program is valid through September 12, 2022.

Things to Know

- Day Pass is for one vehicle park entrance with up to eight people in the vehicle.
- For day use access only. Does not include camping or any other fees.
- Excludes Ellie Schiller Homosassa Springs Wildlife, Skyway Pier and Weeki Wachee Springs state parks.

- Does not include entry to federal parks, national forests or national wildlife refuges.

The Real Florida Reader is a statewide collaboration between Florida State Parks and the Florida Department of State, Division of Library and Information Services to encourage visitation to libraries and parks this summer.

Your Local Library System Location:

Panama City Beach Public Library, 12500 Hutchison Blvd, Panama City Beach, 850-233-5055.

Pier Park and Partners to Collect School Supplies for Local Youths

Pier Park will host its third Back to School Supply Drive July 25 through August 7, 2022 to coincide with Florida's Back-to-School Sales Tax Holiday. The drive will benefit the Boys & Girls Clubs of Bay County.

Residents and visitors can drop off their school supply donations at the Mall Management Office, Forever 21, Dillard's, Pink Narcissus, Tervis or Dollar Tree. Donations can also be dropped off at the Boys & Girls Clubs of Bay County facility located at 16200 Back Beach Road, Panama City Beach, Florida 32413. In addition to helping a good cause, donors will enjoy significant savings when shopping for supplies thanks to Florida's Tax Cut Package. According to FLGov.com, Floridians will pay no sales tax for certain school supplies valued at \$50 or less per item, no sales tax on the first \$1,500 of personal computers plus related accessories and no

sales tax on clothing, footwear and certain accessories valued at \$100 or less per item.

Donors will have the chance to win a \$500 prize package during a random drawing at the Panama City Beach Chamber of Commerce's July 14 Business After Hours. The organization will host the event and collect supplies from 5 to 7 p.m. at Panama City Toyota, a Toyota dealership located at 959 15th Street, Panama City, Florida 32401.

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

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

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

A comprehensive list of school supplies needed for the drive can be found at Simon.com/Mall/Pier-Park.



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IN THIS ISSUE

ISO: PCB's Best Southern Food

Events

Recipe

ISO: PCB's Best Southern Food

By JACK SMITH

Southern cooking's international roots run deep. For example, Floribbean. Floribbean cooking is a combination of Floridian and Caribbean cuisines. This style of cooking is found throughout Florida, but mainly on the Southern tip of Florida. Floribbean cooking combines influences from the Caribbean, but also from Hispanic and Asian immigrants who settled in Florida. It's known for its healthier, lighter approach that consists of fresh, often organic ingredients like fish, lemongrass, key limes, coconut, mango, papaya, rum, and honey. Popular Floribbean dishes are stone crab, red conch chowder, and the famous key lime pie birthed in the Florida Keys.



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Schooners

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

schooners.com

Southern cooking is as diverse as those who cook it. The "Drunken Shrimp" Bowl at Schooners combines flavors truly diverse! Seared shrimp drizzled with tequila lime sauce are served over a Southern staple, yellow rice and black beans, then topped with pico de gallo and grated cotija cheese and served with a stunning view of the Gulf!



Capt. Anderson's Restaurant

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

captandersons.com

In almost every great memory we Southerners hold close, food was there. Capt. Anderson's Three Cheese Shrimp and Grits is a version of a Southern Classic. Creamy grits with fresh shrimp. Simple and genius.

Señor Frogs

15005 Front Beach Road, PCB

senorfrogs.com/panama-city-beach

Come for the food, stay for the fun. Señor Frogs, southern syle: try our most famous Shrimp Pineapple, with the combination of the Gulf of Mexico and the Caribbean. The best medicine for a vacation.



Angry Tuna

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

angrytunaseafoodcompany.com

Stop by the Angry Tuna for the great taste of local flavors of the Gulf Coast! House specialties to go with your drink of choice include the Seared Tuna Bowl, Tuna Sliders, Tuna Nachos, Colossal Seafood Platter, Peel & Eat Shrimp and many more! Try our Shrimp Po Boy with lettuce and tomato, served with seasoned fries.

American Charlie

473 Richard Jackson Blvd., PCB | (850) 238-8340
americancharlie.com

American Charlie Grill & Tavern is a new All-American eatery located at The Shoppes at Edgewater from the local team that brought you Firefly PCB. Come in and try our Buffalo Chicken Wings – brined, smoked, and fried crisp. Choice of buffalo, bbq, sweet chili, carolina reaper or firecracker dust.



Boon Docks

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

Relax on the docks while you wait at Fish Tales. Take in the history of our 1941 West Bay landmark, the old fish house, the Buchanan home, and the old bait store, all now part of Boon Docks Restaurant. Look out over the water as you sip on something cold and refreshing and watch the barges go by, the occasional dolphin swim by, even an alligator or two, and our mascots, the ducks and geese, who come in for their favorite - hushpuppies.

Christo's Sports Bar & Grill

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

Come in to Christo's and try our famous Redneck Sammy. Made with hand breaded fried chicken on a brioche bun, topped with coleslaw and homemade pimento cheese, and a drizzle of sriracha aioli on top. Served with our housemade pickles.



Paparazzi Gourmet Deli

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

Paparazzi Gourmet Deli might be famous for its pizza, but their mouth-watering Southern-style meatloaf with mushroom gravy over rice gives these popular Italian pies stiff competition.

Events on the Horizon

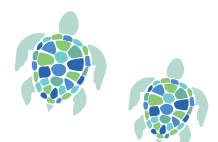
Hot summer nights are made for music, and the **Summer Concert Series** has become a beloved summertime tradition in PCB. Enjoy a FREE concert in the park every Tuesday at Aaron Bessant Park Amphitheater — bring your lawn chairs and blankets and enjoy the sounds of summer music; coolers, food and pets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

July 5: Fox Royale
July 12: Will Thompson Band
July 19: Anne Cline
July 26: Bonn E Maiy
August 2: Ronnie Wolf and the Pack
August 9: The Powell Brothers
Upcoming Annual Events:
September 23-October 9: PCB Fishing Rodeo/Cap-

tain Anderson's Marina
September 30-October 2: SandJam/Frank Brown Park Festival Site
October 3-9: Pirates of the High Seas Fest/Pier Park & Grand Lagoon
October 10-14: Lobster Fest/Schooner's Beach Club
October 14-16: Oktoberfest/Aaron Bessant Park

October 15: Cops 'N Kids/Frank Brown Park Festival Site
October 19-23: Fall Thunder Beach/Frank Brown Park Festival Site
November 4-5: Grand Lagoon Bloody Mary & Music Festival & Golf Tournament/Sheraton Bay Point
November 5: Visit Panama

City Beach IRONMAN Florida/Pier Park
November 9-12: Emerald Coast Cruzin' Car Show/Aaron Bessant Park & 5K/Pier Park



 Dining

30AEats.com Recipe: Classic Shrimp Cocktail

Shrimp cocktail might be retro, but when done right, this party staple is never out of style. This classic version boasts big, plump, perfectly-cooked shrimp with a lemony, horseradish-spiked cocktail sauce. It's incredibly easy to make and rivals the shrimp cocktail served at the finest restaurants

and steakhouses. The key is to use jumbo shell-on shrimp and be careful not to overcook them. You want to have a timer and an ice bath ready before you start cooking; the shrimp cook in 2-4 minutes, and they need to be plunged into cold water immediately after to stop the cooking process.



Ingredients

For the Shrimp

- 36 medium-large shrimp
- 1 thick slice lemon
- 3 sprigs parsley
- 1 peeled onion
- 3 to 4 peppercorns
- 1 tsp salt

For the Cocktail Sauce

- 3/4 cup chili sauce
- 2 to 3 tbsp horseradish
- 2 to 3 tbsp lemon juice
- 1 tsp Worcestershire sauce
- 1 tsp grated onion
- 1/4 tsp salt
- Few drops of Tabasco sauce
- Finely chopped celery, optional
- Lettuce, for serving, optional

Preparation

Prepare the Shrimp: In a medium pot, combine the lemon, parsley, onion, peppercorns, and salt and 6 cups of water. Bring to a boil over medium-high heat. Fill a large bowl with ice and cold water and set it next to the sink. Bring to a boil and add the shrimp. Simmer for 2 to 4 minutes, depending on the size, until shrimp are pink and cooked through. Do not overcook. Drain the shrimp in a colander and then immediately plunge them into the ice water to shock them and stop the cooking process. Let sit until chilled, about 15 minutes.

Peel the shrimp, leaving just the tails attached. Transfer to a platter filled with crushed ice,

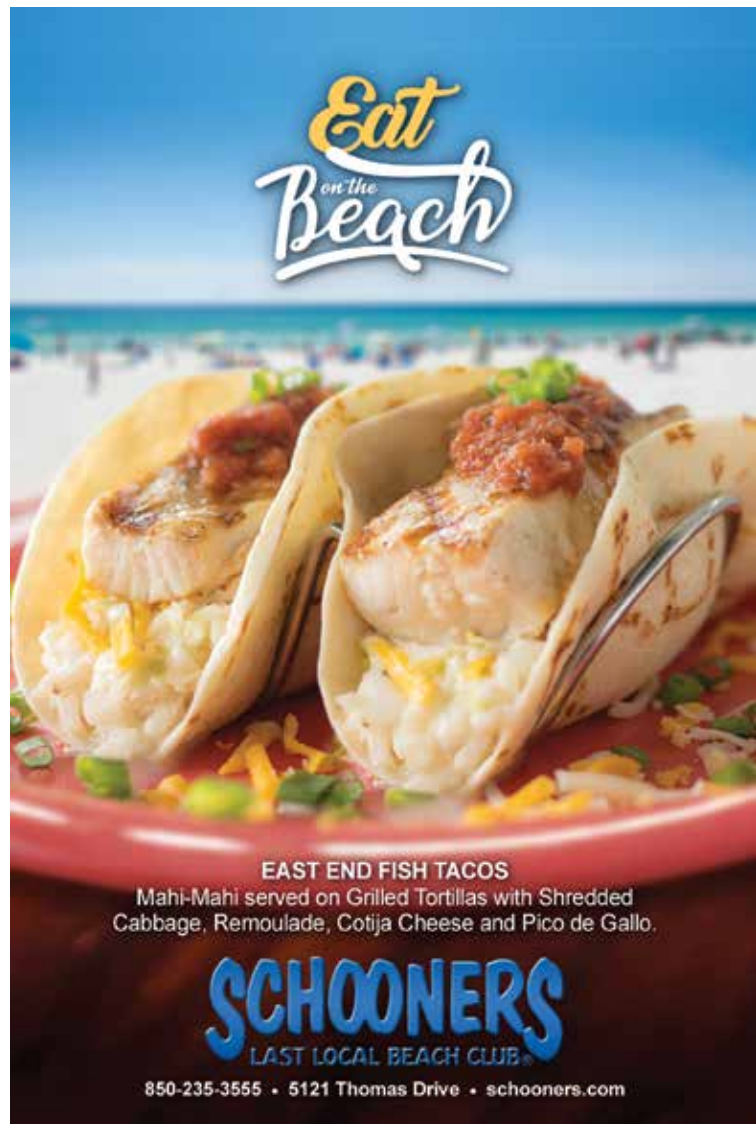


if using, and serve with cocktail sauce on the side.

Make the Cocktail Sauce: Combine all cocktail sauce ingredients in a small bowl. Mix and refrigerate.

To serve as individual appetizers, mix shrimp with finely

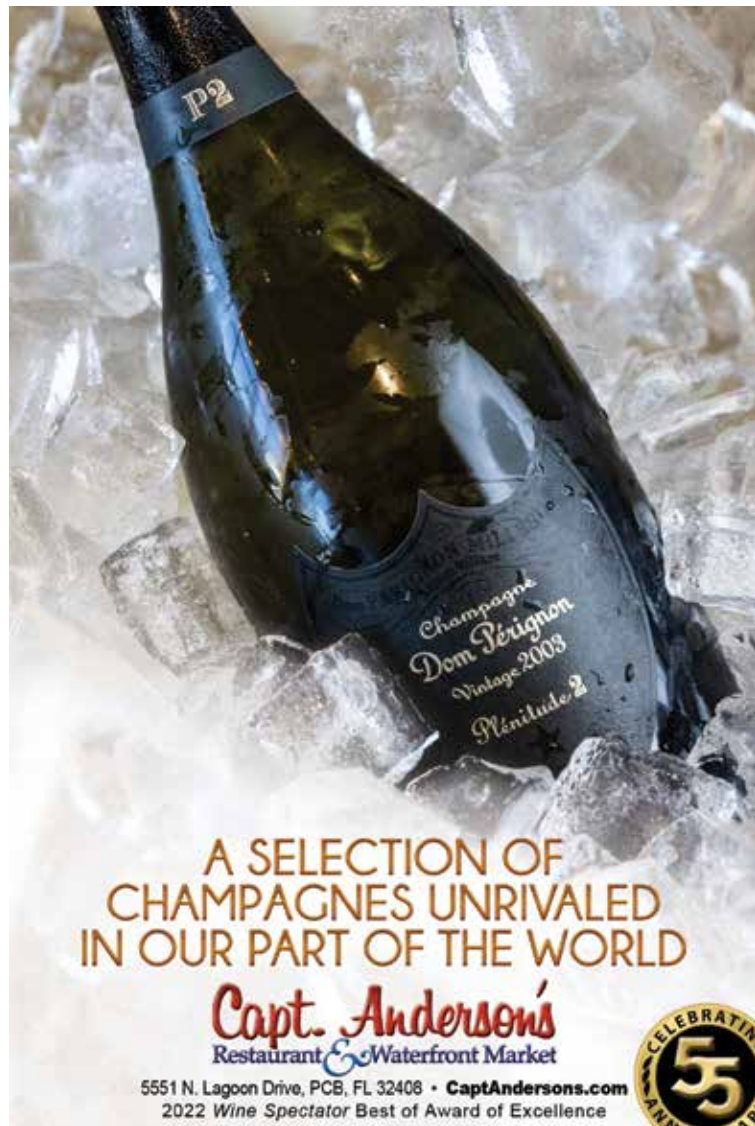
chopped celery (if desired) and serve in lettuce-lined sherbet glasses. For a party snack, fill a large bowl with crushed ice and center with a small bowl of cocktail sauce; arrange shrimp over ice. Top with finely diced celery (if desired). Serve with wooden picks for dipping shrimp into sauce



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Center for the Arts gets FIRED UP for the Summer!

Bay Arts Alliance is happy to announce FIRED UP, an exhibition of pottery pieces created by nine local artists, to be on display at the Center for the Arts this summer.

FIRED UP opens July 1 and runs from July 2 - August 27. It includes work by Pavel Amromin, Mary Kay Griffith, Jillian Heusohn, Tammy Marinuzzi, Kelly McLendon, Jaweria Rizvi, Cynthia Smith, Nolan Windholtz, and Mandy Yourick.

"Instant excitement—is what I felt when I first had the idea of creating a ceramics exhibit. Mainly, because it's a medium that resonates within me," said Tori Haudenschild, education and events manager of Bay Arts Alliance. "I knew right off, we would want to include specific elements that would provide an educational aspect to the show. This way, someone that hasn't been exposed to pottery, will be able to come in and understand the process from beginning to end."

For the exhibition, each artist will present two pieces created

based on the prompts of raw and joy. By providing the two prompts, it sets a baseline for the viewer. Visitors can see how versatile clay can be and the prompts provide an even platform for the viewer to interpret through. Each artist will also include additional works that showcase each of their individual styles.

"When Tori approached me with the idea of Fired Up, she was bubbling with so much passion, I thought it best to just stay out of her way and let her do her thing," said Jayson Kretzer, executive director of Bay Arts Alliance. "I'm glad I did because she has put together a fantastic show that really highlights the high levels of talent we have here in our ceramics community."

On Saturday, July 2, ceramic artist Nolan Windholtz will help kick off the exhibitions with our first Raku Encounters. Raku firing is an ancient Japanese ceramics technique that has been used for centuries to create a very unique finish to wares. Students will get to select a piece



of Nolan's pre-thrown pottery to decorate using a raku glaze (Pricing will depend on which piece of pottery is selected and will be on a first come, first serve



basis). Once pieces are glazed, they will be fired on site.

Also opening in July is Wade Rubin's Orange Jelly Packets exhibition on display in the Mary Ola Miller Gallery. Though Rubin, a Panama city Beach native, has previously shown individual pieces at the Center for the Arts, this will be his first solo exhibition.

Rubin started working with clay in high school and was encouraged by his art teacher there, along with instructors Pavel Amromin and Tammy Marinuzzi, who pushed him to follow his passion and explore ceramics. Rubin even had the opportunity to enroll in a study abroad program that allowed him to travel to Greece.

"Everyday life inspires a lot of my work," said Wade Rubin. "Where the sidewalk meets the

grass, painted lines in a parking lot, things that we typically pass without noticing. This collection is about feeling and seeing the spaces we live in."

In the Café Gallery one of our studio artists, Stella Reinstatler, is exhibiting her show titled, Panamá to Panama. Reinstatler was introduced to ceramics through her Gulf Coast State College instructor, Roland Hockett, in 2000 and that is where her love of pottery first began.

"In my first solo show, I wanted to be able to bring art from our namesake city, Panama City, Panamá to Panama City, Florida," said Stella Reinstatler. "Visiting my family in Panamá (Central America) opened up a world of color and vibrance which speaks to my heart and I'm very excited to share this world with the community."

Be sure to check out all three exhibits starting in July. The Center for the Arts is free to the public and open to visitors Tuesday through Saturday.

Studio 237 Music Lessons: The Story Behind Perfection

We recently held a Studio 237 Music recital. Students prepare months in advance for their moment of performing on a stage for family and friends. We are proud of them and their performances. Each student puts forth great effort to walk up to the stage, present themselves, and play their best. I want that day to be perfect for the students and families, and yet, "life is not perfect." It takes work and time to refine.



Several weeks ago, one of my younger students sat on the piano bench and with a downtrodden discouraged look on her face said, "It's not perfect, so I will not play today." I decided to pause a moment and let her statement "sink in". Silence is golden and I am gathering my thoughts. After all, this is a piano lesson. My goal is to help the student overcome what is challenging her learning progress.

I then said, "Mistakes are how we learn." and paused. "Without mistakes, we will never achieve perfection." Sometimes, students paralyze their progress or block new experiences sim-

ply because they have detected one blemishing "imperfection". If it is an all or nothing world out there, many choose nothing. Educators spend much thought, time, and study learning how to develop a student's self-motivation to learn. I would rather have a student reach for perfection with a safety net understanding that mistakes are a natural part of their learning. In other words, "It's ok to make mistakes, now let's fix some of them."

She looked down at the piano keys, rather distraught. I then said, "There is a way to get rid of mistakes." Her face lightened up. "We break the mistake down into small pieces, find the real problem area, and fix it. Then

play it 5 times in a row perfectly." We took it one hand at a time, I played the other hand along with her. Then began the refining process and I tallied up her 5 perfect plays. Before she knew it, she played well through the entire song. Her mountain had been conquered! She was rightfully proud because she had taken an imperfection and permanently made it perfect. Break through!

I then said, "Mistakes are

important. They help us play (become) better. We can learn from our mistakes." It was a real "a-ha" moment for myself too.

All the above words reveal the process that a student goes through before they walk up onto a stage and play their hearts out before an audience or judge. When you hear that amazing song played with control, feeling, and technique, see the expression of confidence and focus on their face, watch

their hands craftly dance over the keys, as you totally enjoy even up to their last note played, and then see their broad smile as they bow. Now you know, the story behind perfection is mistakes.

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Couples Who Play Together, Stay Together



BY JAMIE C. WILLIAMSON, PhD

Couples who play together, stay together, but that doesn't mean you should treat your marriage like a game. If you treat your marriage like a game, you'll get played and lose every time.

Couples who "play together" by engaging in fun, novel activities grow closer to each other, experience more positive emotions toward each other and their relationship and, as a result, are happier and want to stay together.

Three Reasons Why Playing Together Helps You Stay Together

First, playing together in novel and arousing activities keeps you (and your spouse) from getting bored and your relationship from becoming a boring routine.

Boredom sacks the current joy out of your relationship

and, if not addressed, leads to increasing dissatisfaction over time, the temptation to seek excitement outside the relationship, and/or ultimately the "we've just grown apart" explanation for divorce.

Second, playing together also helps you and your spouse connect the good feelings you experience during the activity to your overall relationship.

Third, participating in novel and arousing activities makes people feel happier in general, and when you are a happier person, you are more likely to be a happy partner and extend that positive emotion to your marriage and spouse.

How far do you have to go to keep you and your spouse out of a boring routine?

Off the couch, maybe. But not that far.

Go for a bike ride. Throw a football around. Take a walk on the beach or a canoe ride. Try a stand-up paddle board. A new restaurant. Get to know other couples — new friends you make together.

Remember, marriage is not a game. Both husband and wife are on the same side.

So be sure you aren't keeping score. If your wife "wins" because you agree to try something new that she recommended, you both win.



And, if your husband "wins" because you agree to try something new that he likes, you also both win.

Here's a common example for football season (just remember, the point of the story is gender neutral).

If your husband really enjoys watching college football, learn to like it, too, rather than pout and try to make him feel guilty. (You might have to pretend at first). This will add a new activity for you to enjoy together.

In turn, he will naturally connect the fun he has watching the game with you to positive feelings about you. As a result, he will be more likely to want to make you happy and will look for ways to do that — like take a cooking class, or run a 5-K, go

with you to church, or start a weekly date night.

Husbands, keep in mind that if you initiate the weekly date night (for example), your wife will transfer her good feeling about that to you and, as a result, be more likely to want to look for novel ways to make you happy, as well.

The point is that if you want to avoid (or get out of) the rut of relationship boredom, you have to play together by engaging in novel and arousing activities. It doesn't matter who is ahead at the end of the first quarter. You're both on the home team.

Can the novel and arousing activities involve sex?

Sure. But you are unlikely to be any good at sex play, if you aren't fully engaged with each

other out of the bedroom. And, if you suggest novel sex before you've shown a willingness to "get off the couch" your effort will backfire. First things first.

If you are starting to feel bored in your marriage, share this article with your spouse and talk about ways you can add some new activities or people to your life. Discuss how the positive feelings you get from these new experiences will help you grow closer again, increase your relationship satisfaction, and decrease the likelihood that you will "grow apart" (or be tempted to find excitement elsewhere).

Pick a new activity and begin to work it out. If your spouse won't go along at first, try learning to like something your spouse already enjoys so you can do it together. Then, try to add something novel to you both.

Let me know if I can help.

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

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BY KAY LEAMAN,
HEALTH ARCHITECT

We've all heard that we need to drink a lot of water every day with varying opinions as to how much that should be. So, what does drinking water do for us?

Water is used by every cell, organ and tissue that makes up the body and nearly all of the major systems in the body de-

pend on it. It is also the medium for most chemical reactions in the body, especially those metabolic reactions involved in energy production. It's necessary for all digestion and absorption functions, and lubricates mucous membranes in the gastrointestinal and respiratory tracts. It also:

- Transports oxygen, nutrients and waste in and out of the cells
- Regulates body temperature
- Moistens tissues such as mouth, eyes and nose
- Protects body organs and tissue
- Serves as a cushioning component between joints, in the spinal cord and in the brain
- Lessens the burden on the

Continued on next page

What is Normal?



BY DR. RICHARD CHERN, MD

How many times have you been told, “Labs look normal, see ya next year?” But that voice inside says “I don’t feel normal.” Why is that? Well, because it’s normal to age, get tired, gain weight, have achy joints, thinning hair, move slower, and have

brain fog. It’s normal for women to get hot flashes, vaginal dryness, depression, osteoporosis, and have increased risk of breast cancer, heart attacks and strokes after they stop producing estrogen. It’s normal for men to lose muscle mass, sex drive, and get erectile dysfunction as the testicles produce less testosterone every year.

Are you happy with normal? I was living a normal life before I started The Hormone Restoration Center. I had normal testosterone and a normal thyroid. I thought falling asleep after lunch was normal, I thought my cold feet were normal, I thought my brain fog was normal. Let me tell you what most doctors don’t know, don’t understand

or don’t believe. We don’t want to live a normal life. We want to live an optimal life.

After I got treated I realized I had been on the wrong path for years. Living every day feeling optimal is something that cannot be described, it has to be experienced. I felt so indescribably fantastic that I stopped everything else and opened The Hormone Restoration Center. Our goal at The Hormone Restoration Center is not to get you back to normal, go see your doctor for that. We want you to feel optimal! Do you remember the last time you had a great day? How about two great days? How about a month of great days? Can you even imagine how that feels?

The Hormone Restoration

Center starts with a simple blood draw done right here in our office. You can choose from the \$99 basic or the \$295 comprehensive lab which includes nearly 60 different tests and a genetic test. The “big labs” charge \$1700 for the same tests. You can see the doctor the next week! At the consultation you will receive an in-depth lesson about what is going on, why you feel like you do and how to fix it.

Many patients (and doctors) have no idea that a normal testosterone, estrogen and thyroid can wreak havoc to the body. When was the last time a doctor listened to you instead of the piece of paper with the normal labs?

“Great news Mrs Jones, the

labs are normal, you just need to diet and exercise.”

“But I feel...”

“Now, now, Mrs Jones, you’re not getting any younger. This is just a normal part of aging.”

Yes, it is, and I don’t want any part of it!

Dr. Richard Chern, MD provides hormone therapy to men and women from across the country. He is also on staff at BioTE Medical and teaches hormone therapy to new providers including providers in our local area. In addition, Dr. Chern treats doctors in the local area and from around the country. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call him at (850) 837-1271.

HYDRATION

continued from previous page

kidneys and liver by flushing out waste products

- Carries nutrients and oxygen to cells
- Helps dissolve minerals and other nutrients to make them accessible to the body
- Helps prevent constipation
- Composes 75% of our brain, 83% of our blood, 75% of our muscles and 22% of our bones

Our bodies lose water through breathing, sweating and digestion. And, when our sugar levels are high (what are we eating?) the body needs a lot of water to leave via the kidneys (ratio of 6 molecules of water for every molecule of sugar). If water is not being drunk, the body’s cells are being used to compensate and dehydration sets in. Signs of dehydration are:

- Feeling thirsty (Sometimes when you’re feeling hungry, your body is really saying I’m thirsty.)
- Skin looks dull and wrinkles and fine lines are more apparent

- Tired or sleepy, dry mouth
- Decreased urine output
- Headaches and/or dizziness

The current trend for how much we should drink is half our body weight. However, if you’re a very active person (exercising, playing sports, running, hiking, etc.) your intake should increase. And, coffee, tea and other beverages made with water should not be counted toward your daily intake. These drinks are not recognized by the body as water and are not processed the same way water is.

60-80 ounces is a good range. (Urine should be light yellow to clear when you’re hydrated.) To increase your intake, start with one extra glass a day and increase it every week or so until you reach your goal. (Take time to measure how much water your favorite glass holds.) Let’s say your glass holds 10 oz. and your target is 70 oz. You’ll need to drink seven glasses each day.



A great reminder is to place seven rubber bands at the top of your glass. Every time you empty the glass move a rubber band to the bottom. This visual lets you know whether you’re drinking water or not. (I drink a 12 oz. glass of water as soon as I get up which makes my goal much easier.)

If you’re one of the many people who don’t really like water, consid-

er purchasing a diffuser bottle. This allows you to add flavor by adding berries, melons, lemons, limes, etc. to the water. Play with mixing different flavors to find your favorite.

As with any lifestyle change, consistency is key and progress (smaller steps toward your goal over time) can produce amazing results.

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3 Things To Ask Your Hearing Health Professional About Hearing Aids

What Is A Hearing Aid?

If you have heard the word hearing aid being floated around, and the likelihood is you would have, but aren't sure what they are then look no further. They are small electronic devices that fit into your ears to improve your hearing. All digital hearing aids come with four major parts to them. These are the microphone to pick up sound, a chip that amplifies sound and processes it, a speaker that sends the sounds to your ear and a battery to power them.

Here are three main questions you should ask your hearing health professional when you see them for your appointment.

Will It Help My Hearing Loss?

This is a common question that gets asked a lot. It is important to remember that hearing aids won't cure your hearing loss. They are there to help make you hear clearer. They also help to prevent further hearing loss from happening.

What Hearing Aid Style Is Best For Me?

When it comes to hearing aid styles there are two main ones to choose from. These are **in-the-ear** and **behind-the-ear** designs. In-the-ear hearing aids sit inside your ear as the name suggests, and they are also mostly invisible. This style of hearing aid is not suitable for some types of hearing loss so you will need to check with your hearing healthcare professional.

Behind-the-ear hearing aids come with a hook that loops around your ear to keep them in place. The sound comes through the back of it and then travels up the tube into your ear that way. Unlike in-ear hearing aids these are suitable for all types of hearing loss and allow for more features.

How Do I Maintain My Hearing Aids?

If you want your hearing aids to last a long time without breakages then you must look after them. This includes not using them in water. You must take them out when you shower or go swimming. Your hearing healthcare professional will usually offer a hearing aid cleaning service free of charge but it is always a good idea to know how to clean them yourself.

You can buy a hearing aid cleaning kit which comes with a wax pick and brush. Your ears are not able to clean themselves when you wear a hearing aid and you can get a buildup of wax in the tubes.

If you need more information on your hearing aids or want to talk to a hearing healthcare professional, then give the team at **All Clear Hearing Centers** a call at **(850) 308-1678**. We will always be happy to help you with any queries you have regarding your hearing health, hearing devices or hearing testing.



SCHEDULE OF EVENTS

For July

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Matt Greenstein, HAS
Hearing Aid Specialist

www.HearAgainAmerica.com

Source: <https://hearagainamerica.com/3-things-to-ask-your-hearing-health-professional-about-hearing-aids/>

Sean of the South



BY SEAN DIETRICH

We had a major potato salad crisis at our Fourth-of-July barbecue. Someone forgot to designate a family member to be the official “bringer of potato salad.” So everyone took it upon themselves to bring potato salad. We had 2,927 varieties.

There are few things more American than a full-scale potato salad war. When I saw all that Corningware and outdated olive drab Tupperware lined up on the buffet, all filled with concoctions of boiled potatoes and mayonnaise, it made me feel warm and patriotic inside.

I don’t have to remind you that it’s been a long year. A really long one. This backyard barbecue was long overdue.

Last year my family didn’t even do a Fourth-of-July cook-out. There was a pandemic going on. Instead, my wife and I sat at home and played dominoes. We had no covered dishes. No potato salad. I think we ate cold leftover Chinese takeout and watched a “Laverne and

Shirley” marathon. And I hate dominoes.

Thankfully, that sad year is miles behind us now.

Today, the aunts and uncles arrived by the dozens, all carrying 30-pound jugs of potato salad. My mother-in-law made several kilos of her special celery-pimento potato salad. Even a few of the little kids had prepared some potato salad, which tasted pretty good once you picked out the Lego pieces.

Meanwhile, my brother-in-law was manning the charcoals, flipping hamburgers, trying to remember everyone’s picky food orders. No two burgers at our get-together were the same. In this modern age everyone is on some kind of special diet.

We had the beautiful people who only wanted 99-percent lean hamburgers. We had “keto” and “paleo” people who wanted high cholesterol beef. And lastly, we had those who chose to eat tofu and grain burgers. “The tofu is colored with delicious beet juice,” reported one vegetarian.

Me? I went straight for the potato salad. My wife had prepared enough potato salad to ruin the rear suspension of our SUV. We transported her fare in five-gallon plastic buckets that required two able bodied men to lift each heavy container.

As I write this, Uncle Herschel is still lying flat on his sofa, icing his back, popping anti-inflammatory meds like peanut M&Ms.



But anyway, all the coolers were stocked with plenty of cold stuff. And our buffet table was adorned with all the traditional finery.

We had sliced heirloom tomatoes, backyard cucumbers, pantry pickles, peeled Chilton County peaches, fresh corn on the cob, Methodist deviled eggs, Baptist deviled eggs, and Church of God eggs—which are just deviled eggs with the Devil cast out of them.

There was homemade ice cream, and cheese casseroles galore, fresh brewed iced tea, homemade lemonade, blueberry cobbler, pound cake, and many other items that cause your cardiologist to disown you.

We sat at splintery wooden picnic tables with our full plates and bowed our heads for the blessing. And when someone asked the Lord to make us truly grateful for all the wonder-

ful things we have all taken for granted in years past, I nearly cried.

Because I was realizing that this holiday felt so incredibly normal. So marvelously run-of-the-mill. So much like olden times. Today was the kind of laid back affair that wouldn’t have seemed like a big deal to me before the pandemic came along. But it is a big deal. In fact it’s the biggest of deals.

Last year was a bummer. There were few festivities, peo-

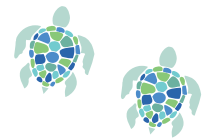
ple were losing their jobs, Major League Baseball had been cancelled, and birthdays were celebrated in drive-by fashion. It seemed like everyone was arguing about something trivial, and most of my friends were communicating exclusively with memes.

But today, the heaviness of the previous year is becoming a memory, and life holds something new again. I can’t believe we’ve come this far.

Today we had a barbecue. Today we had each other. Today I listened to elderly people tell stories, and I watched humans do what they were designed to do. Be together.

I will likely be eating leftover potato salad until they write my obituary. But after the kind of great day I’ve had, my request is that they bury me with a bowl of the stuff.

I hope you have a happy Fourth.



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fect coastal community. A place where the best of nature meets the best of neighbors. A community where every square foot of your home, your neighborhood and your favorite getaway spot was overseen with exquisite planning and design. A destination where landscape architects have harmonized green spaces, pet-friendly parks, winding walking trails and bayfront access to provide boundless room to live, work and play.

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Imagine a life where the can't-wait-to-do's outweigh

the to-do's. Where a morning begins with a run along a salt marsh boardwalk and a night ends with a cookout beneath the stars. This is life at SweetBay, a vibrant Gulf Coast community in Panama City, Florida, minutes away from the white sand beaches of the Emerald Coast and just a stroll from the bay.

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our access to the bay, SweetBay's future marina will allow you to do that and more. The planned 11-acre marina will feature more than 100 wet slips and nearly 250 dry stacks, offering a variety of options for our residents to enjoy our beautiful bay and the Gulf of Mexico.

At SweetBay, we see things differently. We don't design homes that are simply lived in. We design homes that inspire. And we build a community around them. Here, neighbors span generations and so do their

stories. Because we believe true luxury is knowing what's really important. And celebrating it. It's home and family and friendship. It's morning excursions on the water and sunsets from a neighbor's porch. It's parking your car on a Friday afternoon and enjoying a family outing at the pool, a great meal at your favorite restaurant and a sunrise paddle on the bay—without ever once having to put your car in drive.

Visit sweetbayfl.com.

Catch You Later!



Welcome to the Angry Tuna!

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



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The Residences At Sweetbay Welcomes First Residents

In April 2022, The Residences at SweetBay Apartments celebrated its first building delivery and welcomed residents to their new homes.

The Residences at SweetBay is a brand new, 360-unit garden style community located in Panama City, FL. Tucked away in a Bayside location, the Residences at SweetBay apartments feature stylish amenities such as: designer kitchens with granite countertops, stainless steel appliances, open living spaces, balconies and patios, and premium wood plank flooring. Also offering a lively community atmosphere, community amenities include a spacious clubhouse, media lounge, coffee cafe, resort-style

lap swimming pool and spa, summer kitchen, bark park, fitness center with Yoga/Spin Studio, Pet Wash, Putting Green and more.

The Residences at SweetBay offers an unparalleled living experience unlike anywhere else in Panama City. With close proximity to the airport and beaches, those who wish to venture from their apartment residence can take a brisk walk, bike ride or golf cart along SweetBay's miles of nature trails, fish in the adjacent Bay or paddleboard along the shore.

"The Residences at SweetBay offers a new concept in apartment living for the Panama City area," explained Commu-

nity Manager Tonya Howard.

This luxury community is leasing apartment homes for move-ins now through August. Construction is expected to be completed by November of this year. The community will offer a total of 360 new apartment homes. The community leased 25% of the availability within the first 30-days of active leasing. The Residences offers a luxury, resort-like living experience that you don't want to miss out on.

Visit The Residences at SweetBay Apartments today! For more information, please call (850) 851-0887 or visit TheResidencesAtSweetBay.com.



A Solid Foundation

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

When you walk into your church or place of worship, your grocery store, or a hotel, you probably don't think a lot about the flooring you're walking on or where it came from. Most of us are more concerned with the flooring in our home—what it looks like and how it functions for our family's needs—not the many businesses that we frequent.

Although the residential market is a large portion of Flooring Depot of Panama City's business, it's not the only portion. Not only do they help homeowners create their dream spaces, but they also help businesses and a host of other industries as well. Whether you realize it or not, you might be walking on a floor sold and installed by Flooring Depot.

Flooring Depot of Panama City opened six weeks before Hurricane Michael devastated our community in 2018. Since then, they have been helping homeowners and businesses get

back to normal. "Residential is a huge part of our business and it's our privilege to help homeowners with their houses, condos, and rental units, but sometimes people are surprised to learn there is more to our business than just the retail or residential side," says Barry McEntire, owner of Flooring Depot of Panama City. "Now that things are moving back to normal, nearly four years after Michael, and as Panama City, Panama City Beach, and the surrounding areas boom, we're seeing our clients and projects diversify."

Rebuilding combined with the community's growth of homes and businesses means the flooring market is growing and changing too and Flooring Depot is continually looking to expand its working relationships with commercial and residential contractors.

"Our customers represent a diverse group of industries from new home builds and planned communities to hospitality groups building and renovating hotels and restaurants, to indus-



trial buildings, doctor's offices, gas stations, retail spaces, and churches. Wherever there's a need for flooring—we can help provide solutions," says McEntire.

This is most evident in the partnerships Flooring Depot is building with local churches. For Shiloh Baptist Church Family Pastor, Forrest Smith, whose church is in Chipley, the service provided by Flooring Depot was invaluable according to his Google review of the business. "From the owner to the office staff, and to the installers, they were all first-class and easy to work with. They helped us determine the right flooring for our needs as we renovated our Youth Room.

They communicated throughout the process. The installers were professional and quick, and we couldn't be more pleased with the experience."

Another large portion of the business is housed in its installation department. "We manage a lot of commercial projects," says Rob Morrisseau, installation manager. "We are a full-service business where we can bid for the job, sell you the product, manage the job and complete the installation. We often serve as the flooring subcontractor for a lot of construction firms so that they don't have to worry about that component of their build. We work closely with them to make sure that the job

is done correctly, on time, and on budget."

Installation crews work both commercial and residential and are scheduled based on their specialties such as carpet, LVP, or tile. "It's a lot of moving parts and pieces but they coordinate well with planning and communication," says Morrisseau.

Whether it's a commercial or residential client one thing holds true for Flooring Depot—providing exceptional customer service. "We really want to exceed our customer's expectations with every project," says McEntire. "We plan to be here to help customers for years to come so we aren't looking for a one-time sale, but a lifelong customer."

Flooring Depot
OF PANAMA CITY

Does your church need new flooring?

Our Customers Tell Our Story

We highly recommend Flooring Depot of Panama City. From owner, office staff and installers they were all first class and easy to work with. They helped us determine the right flooring for our needs as we renovated our Youth Room. They communicated with us throughout the process. The installers were professional and quick. We couldn't be more pleased with our experience. Thank you to Mr. McEntire and Flooring Depot of Panama City for exceeding our expectations!

--Forrest Smith, Family Pastor
Shiloh Baptist Church, Chipley, Florida
Comments Per Google Review



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White Oak Cabinetry and dark countertops are on trend right now and we are here to guide you on the best options for cabinetry, countertops, and tile to get this look!

Quarter-sawn White Oak is a strong, beautiful hardwood with a straight and consistent grain pattern, making it a top choice for kitchens right now. DuraSupreme Cabinetry now has quarter-sawn white oak cabinetry available in a variety of new and fresh stains such as Alabaster

and Coriander. For those of you not familiar with DuraSupreme Cabinetry, they are one of the top custom cabinetry companies. They have been awarded “Best of Houzz” nine years in a row. They are located out of Minnesota, and they are committed to excellent craftsmanship, innovation, durability, and design. Featured in this kitchen design by DuraSupreme, quarter-sawn white oak in the Coriander stain is utilized on the island featured in the Avery inset door style

and on the finished interiors of the glass cabinetry. The cabinet doors with glass have an onyx aluminum frame door style, a charming accent for this kitchen. The painted cabinetry is the Reese inset door style in the color Dove. Cabinetry to the ceiling with a stacked crown, the black painted wood crafted hood, and the bronze hardware finish off this beautiful and captivating cabinet design.

There are a variety of options when choosing dark countertops

to get this look. Featured here is Cambria Blackbrook quartz. Caesarstone Empira Black, Vicostone Nero Marquina and MSI Marquina Midnight are a few other quartz options for this look. The natural stone, Negro Marquina Marble that has inspired these quartz colors also would be a beautiful choice for this application. Black Mist Granite is another stunning natural stone for darker countertops. The veining is softer, and it is also available in leathered or honed.

There are some beautiful design elements that should not go unnoticed in this kitchen. When designing your new kitchen, it is important to have all your samples with you wherever you may be going. The choice of flooring in this kitchen is perfect, a dark warm hardwood with subtle dark and light hues. The dark wood grain works well with all the other hues and textures in the space. The simple mosaic backsplash tile going all the way to the ceiling is a great design element. Remember you can do a

matching grout so it will not be so distracting. This wall is subtle and stunning, not taking away from the beautifully crafted hood. Floating shelves stained to match the flooring are an added touch to bring everything together. Appliances panels are a great way to create a streamlined look in the kitchen. This kitchen features a built-in with applied panels to blend into the cabinetry. When purchasing appliances, this requires a specific style of refrigerator and freezer so be sure to discuss this with your kitchen designer.

You can visit www.durasupreme.com to view all the new quarter-sawn white oak stains or you can stop by our showroom located at 17801 Ashley Drive to view samples. Granite Plus is the local dealer for DuraSupreme Cabinetry and we have free design services. You can stop by our showroom Monday through Saturday or call our showroom and a project manager will come to you!


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Is this Contraction or Capitulation?



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The financial media are replete with reports that the markets in 2022 are off to one of their worst halves in recorded history. The stock market – the worst since 1970. The bond market, the worst ever. That begs the question, is the worst over or is the worst yet to come? We think that a lot if not all of this is in response to what the current environment is and is also part of the journey for long term investors. We encourage investors and clients to not try and predict where things (or the markets) might be going in the short run and instead to focus on what strategies and allocations meet their objectives, time frame and risk tolerance. Nonetheless, some of the media leave people wondering if things are contracting or if the sky is finally falling. We think it is a contraction and that the sky is not falling. It's not different this time and the past keeps happening in the present.

What then is driving the contraction?

The current drivers are inflation (caused by very expansive monetary policy and the pandemic), the fall for housing from rising rates (more than 2.5 times higher to borrow now than in January), the ongoing crisis in Ukraine, and stubborn supply chain issues. Wages have risen (although up over 5% they still are not matching inflation) and that adds to production costs. What is all adding up to the markets – traditionally a forward predictor of the economy – is that stocks and bonds were overvalued relative to where we were headed, and the sell offs began. What accelerated that was the Federal Reserve raising its short term rate and, we

think most importantly stopping the buying of bonds and hence shrinking the amount of money or liquidity that was out there.

Elevated risk and or speculative investments (like cryptocurrency) have been significantly impacted on the negative side. Add to that many technology stocks (over 25% of the market's value is in technology stocks) may have little to no earnings and investors bought those stocks in hopes for future growth vs current earnings. The fallout has been brutal for the tech heavy NASDAQ.

The Business Cycle Considerations

So, while this may help explain a lot, what else might be important to consider? We suggest that investors look at the business cycle. In a recent issue of Utility Forecaster, they point out that there are four phases: early, mid, late and recession. They suggest that the current environment of rising rates, inflation, higher energy prices all point to late or recession. That makes a lot of sense to us and therefore we think the current environment (while the inputs may look different) is no different from past environments and that the past keeps happening. We think investors should take that into consideration at times like these.

Lastly, the energy scenario

Raymond James projects that a barrel of oil will be selling around \$90 a year from now and \$80 two years from now. In either scenario that is well above the approximate cost of less than \$40 a barrel for most domestic producers. With world demand restored and growing, the legacy energy sector has continued to show strong revenues and earnings. That is for exploration and production companies. Also consider that refineries have less capacity (and little to none planned) and therefore the competition for a gallon of gas remains high and keeps gas prices high. Despite that, inflation, ex food and energy, has declined to approximately 6% from 6.2% as recently reported.

These are the times that test investors' will, confidence and patience. We urge investors to reflect on the past, think about the present and continue to pre-

pare for the future. There is a book out on the life of former Secretary of the Treasury and of State James Baker, (The Man Who Ran Washington by Peter Baker and Susan Glasser) and we reflect on a quote on something he learned early in life which he applied throughout his career in law and government (the five Ps): Prior Preparation Prevents Poor Performance.

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin, FL 32541. 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. When interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

Bitcoin and other cryptocurrency issuers are not registered with the



SEC, and the Bitcoin marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and 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.






Your usual?

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

Think Before You Act

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

- Don't confuse awareness with understanding or expertise. Rely on objective research.
- Take the time to consider your motivations for selecting certain investments or strategies.
 - Don't rule out an investment or financial strategy because it's foreign to you.

Call us to schedule a meeting anytime to receive the objective insight you need to make important decisions surrounding your wealth.



Maurice Stouse
Financial Advisor

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Welcome to Florida

What to expect when applying for a Florida Driver License or Identification Card & Registering Vehicles



ferent requirements which can be challenging and frustrating for new residents.

The Bay County Tax Collector's Office wants to make the process as easy as possible for new residents to complete their transactions the first time they visit an office, so here are some resources to assist our new Floridians.

Document Requirements

Knowing what documents to bring to complete your transaction is really important. We've created specific document checklists for customers based on the transaction. Please take

time to review these document requirements BEFORE you visit the Tax Collector's Office. This will save you time and frustration.

Book An Appointment

New Resident appointments are time consuming as most include driver license as well as vehicle registrations. Our team wants to set aside adequate time to complete the multiple transactions a customer needs completed. Therefore, we ask New Residents to please schedule a New Resident appointment. If there is more than one individual in the household, we ask that

you make an appointment for each household member that needs a driver license or identification card. This helps our team know we will have multiple transactions and allows us to be prepared to dedicate the necessary resources to successfully serve you.

*Please be aware all driver license services end daily at 4 p.m.

Chat Bot

Have a question after hours? We have a 24/7 chat bot on our website that can answer most of your general questions regarding our services. Simply visit BayTaxCollector.com and click on the green question mark to ask your question.

More information can be found online at BayTaxCollector.com.

Moving to a new state brings so many necessary tasks to complete, including applying for a driver license or identification card and registering vehicles. Every state has similar, but dif-

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Ask APEX: Hurricane Preparedness



BY JEREMY NEEL

Dear Apex,
What suggestions do you have as to which items should be included in a hurricane preparedness kit? Amanda M.

Amanda,
Thank you for your question. As most of you know, hurricane season is right around the corner. Over the next months we will take the time to focus on hurricane preparedness. We will cover everything from suggested items in your hurricane kit, supply list, medical needs, property preparations, and even preparations for your pets.

Make sure your hurricane kit includes the following:

Have on hand an extra supply of medicines

- Obtain extra cash
- Flashlights with extra bulbs
- Batteries (in different sizes)
- Battery operated radio
- Battery operated lanterns
- Matches
- First aid kit
- Duct tape
- Rain gear
- Clock (windup or battery powered)
- Plastic garbage bags
- Fire extinguisher
- Scissors
- Can opener
- Clean clothes
- Extra blankets
- Heavy gloves
- Respiratory protection with at least a N-95 filtration rating

When it comes to food and water, our suggestion is as follows:

- Pack non-perishable food for each person you are responsible for (3-7 days)
- Bottled water (one gallon/person/day)
- Bottle juice
- Two coolers (one for drinks, one for food)

- Canned foods
- Dry pet food

The following are recommended suggestions for your property:

- Remove outdoor items
- Trim dead branches from trees
- Board up windows
- Fill gas tanks and extra containers
- Move furniture away from windows
- Store important documents in waterproof containers

Next, let us discuss recommended suggestions for medical needs:

- Medic alert tags
- Insect repellent sprays
- Feminine hygiene items
- Sunscreen
- Soap
- First aid kit
- Prescription medication
- Over the counter medications
- Children's medicine
- Bandages
- Adhesive tape
- Antiseptic solution
- Thermometer
- And, yes, even a pair of tweezers.

Last, but not least, let's help you make preparations for your four-legged family member. The following are recommended suggestions to help them weather the storm:

- Water for 3-7 days
- Non perishable food
- Crate/carrier/tank
- Leash
- Collar and/or harness
- Favorite toy
- Blanket or pillow
- Clean litter box
- Updated shots and medical records
- Microchip with up-to-date contact info
- Any medications
- Calming aids
- Tags
- Puppy training pads
- Heartworm preventatives
- Rain gear

Please understand these are general recommendations.

We have a fantastic emergency management department in Bay County, and it is our intention to have them chime in next month to touch on evacuation preparedness, adding their ex-

tensive experience to the list in preparing Bay County residents as best as possible.

Thank you for your question, Amanda. Should you have any further questions, feel free to contact our office at (877) 307-3088, or email admin@apexis-there.com





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Know Your Pro: Coastal Stagedesigns

Award-winning, local home staging company helps owners sell homes faster and for more money

Established in 2018 just days before Hurricane Michael struck the Florida Panhandle, Coastal Stagedesigns has participated in the recovery with the determined residents of Bay County.

Home staging is defined as preparing a home to sell so it appeals to the most potential buyers who will pay the highest possible price. Even in the recent market of fast selling homes, staged homes sell faster, up to four times faster, than homes that have not been staged. Since Hurricane Michael, Coastal Stagedesigns has been involved in the rehabilitation of countless properties, aiding in bringing Bay County homes up to like-new standards with design consultation and staging for homeowners and investors.

Coastal Stagedesigns has received numerous awards from international staging associations for excellence in regular and luxury staging as well as for customer service.

Located in Panama City Beach, Coastal Stagedesigns serves Bay County, South Walton and Okaloosa Counties. Owner Carl Dismukes says "When a buyer views a vacant



home, the experience is financial, looking for ways to purchase the home at the lowest price. When a buyer comes into a home that has been beautifully staged, it becomes an emotional experience and the buyer will offer a higher price for fear of missing out."

The company has recently announced its latest offering, Curated Furnishing Services. With the number of short-term rental units that sell in the area comes the need to either furnish or update the interiors. The

company can provide unique furnishings and accessories to give today's vacationers the 5 star experience they are looking for.

A member of the Panama City Beach Chamber of Commerce, Better Business Bureau, Central Panhandle Association of Realtors, Real Estate Staging Association (RESA), and International Association of Home Staging Professionals (IAHSP), Dismukes and team bring the latest in design trends, customer service and community involve-



ment to the area. Respected by the real estate community, Dismukes has received accolades, both informal and official, for his dedication to excellence.

With a background in graphic design, brand management and creative management, Dismukes has devoted his career to creativity but has a reputation for a common sense approach. As a member of IAHSP, he has consistently won industry recognition for staging excellence.

Coastal Stagedesigns main-

tains a 2,500 square foot warehouse of company-owned inventory with enough furniture and accessories to stage up to 15-20 homes at a time. Projects have ranged from average sized homes to multi-million dollar luxury properties.

Dismukes is scheduled as a panelist at the IAHSP Annual Conference in March 2023 in New Orleans discussing Short Term Rentals and creating additional revenue streams for Home Staging Professionals.

You can contact Coastal Stagedesigns at (850) 896-1900 or carl.dismukes@gmail.com. For more information about the company, staging in general, statistics, and portfolio, visit www.coastalstagedesigns.com.

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By STEVEN HARLEY, CEO, CFO, HEAD JANITOR, TOTAL LAUNDRY SERVICES

Thanks for taking the time to

Laundry Detergent: Does Brand Matter?

read our fun, informative article for some basic laundry tips and tricks! In this issue, we want to talk about Laundry Detergent.

As the old saying goes, “You get what you pay for...” still rings true when it comes to laundry detergent. Walk the aisle at any Walmart and Target and you will have 20+ choices of detergent: Tide, All, Persil, Gain, Powders, Pods, Free & Clear, etc.

With all of these choices, does it really matter which one you pick? Actually, yes it does!

During our 15-year history, Total Laundry Services has used every detergent on the market.

We have tested the various detergents on clothing, sheets, towels, comforters, bath rugs and essentially anything washable!

We have processed over 250,000 loads of laundry, and there is one clear winner: **Tide with Bleach Alternative**. Yes, this is probably the most expensive detergent on the shelf, but you are definitely getting what you pay for!



“Value” brands will water down their detergent. So, essentially you’re buying 95% water and a few chemicals in each bottle. Tide has a much different

consistency, because it actually has cleaning agents and helpful stain fighters in each bottle – with much less water.

At Total Laundry Services, you’ll find that at each store we use Tide with Bleach Alternative on every wash/dry/fold order, with a touch of Downy softener as well. We can use Free & Clear detergent for customers with allergies and sensitive skin. Come see us today and let us take care of your laundry needs!

For more information, call Steven at (850) 235-3808.

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