



AUGUST 2022  
VOL. 2, NO. 12

# PCB Life

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## The St. Joe Foundation Wants to Aid More Groups

By ED OFFLEY

Do you have a good cause aimed at helping the Panama City Beach community?

If so, April Wilkes would like to hear from you. And if your organization qualifies, she would like to provide you with the money to make your endeavor a success.

For nearly a quarter-century, the St. Joe Community Foundation has done just that, providing more than \$34 million in grants to scores of community organizations in Bay and Walton Counties. Wilkes, executive director of the foundation since 2018, says it wants to expand its roster of recipients.

“We are always looking for great nonprofits that we haven’t helped before,” she told PCB Life.

As the largest landowner in Bay and Walton Counties, the St. Joe Company has long played – and continues to play – a major role in the development of the area. Its 50-year sector plan anchored



around the Northwest Florida Beaches International Airport promises to transform the Bay-South Walton region by 2045 into a community of over 350,000 people anchored around new town centers, retail centers, major employers and recreational sites.

In addition to land dona-

tions for projects as varied as the Northwest Florida International Airport, Publix Sports Complex and major medical facilities and schools, St. Joe Company officials have long been involved in direct support of local charities, other nonprofit organizations and educational programs,

Wilkes said.

Established in 1999, the St. Joe Community Foundation is funded exclusively by a 1/2-percent transfer fee on the sale of real estate in certain communities and resorts

**ST. JOE**

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## Emerald Coast Theatre Company

10 Years and Counting



By ANNA AND NATHANAEL FISHER

In a recent interview, we were asked if reaching our ten-year milestone felt like “We did it. Mission Accomplished!” Our response was that it feels more like “Mission ongoing, mission good start, mission we’ve so much more to do.” As we look back on the very beginning of our little newborn baby theatre company, the feelings of gratitude overwhelm us. ECTC shares a birthday with our youngest daughter, as they both made their appearance in January of 2013, with quite a few months of

**ECTC**

*continued on page 3*



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planning prior. It was in those early days that we experienced the joy and excitement of something new, and the fulfillment of

a dream long hoped for—both with our new little baby and our new little company.

We started with 10 students in an afterschool class offered in partnership with the Mattie Kelly Arts Foundation. Nathanael was working as a part time adjunct theatre professor at University of West Florida in Pensacola and Gulf Coast State College in Panama City, as well as other part time local jobs. I was working behind the scenes and caring for our six-year old twins and newborn baby girl. He would teach the after school classes on those days he was in town and we continued to work together, dreaming and planning our little company's first wobbly steps.

Fast forward four years and we are growing, continuing to offer more and more classes and a small season of professional theatre. All of our classes and shows are offered through the kindness of local schools and retail merchants who give us the use of their empty stores. For every show and every class, we load our family car with set, props, costumes, speakers,

scripts and whatever else can be crammed in, and we arrive



Anna and Nathaniel Fisher

early to set everything up. Our garage, our living room, our kitchen table is always covered with things like feather boas, a golden lamp, a tinman's costume and maybe a basket of fake apples. We overtake Anna's Dad's shed across the street as our stock grows, and our neighbor next door is always kind to turn a blind eye when we paint sets in our carport and turn the side yard grass blue until the next mowing.

Throughout this period, Grand Boulevard was especially generous to us. If they had an empty space, we were welcome to it. We produced professional shows and children's shows



Grand Blvd. location announcement

in the place where Williams Sonoma is now. They hired us to produce an outdoor Summer Shakespeare in the park series which continues to this day. I would be remiss if I didn't mention our board of directors, the people who work behind the scenes without a lot of recognition. They were always there championing us and finding new and creative ways to produce theatre without a building. And then one day...

Stacey Brady, Director of Marketing at Grand Boulevard and long-time board member, called us one morning. "Can you meet me at the 560 building on property?" We thought with excitement that this may be another temporary empty space, another opportunity to run rehearsals and classes at the place that had been so sup-



2016 Constellations rehearsal - the first show in the new space

portive of us already. What we didn't think was that she had secured a dream space for us. She brought us up to the absolutely empty concrete rectangle that is now Emerald Coast Theatre Company and with a twinkle in her eye said, "Well, do you think you can work with this?" After catching our collective breath, through smiles and tears, we responded with a resounding yes, and immediately got to work with more dreaming.

What Grand Boulevard has provided has catapulted us to where we are today. We have grown from the two of us volunteering and investing our time the first few years to a full-time incredible staff of eight

Continued on next page

**PCB Life**

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

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## Spotlight: Peoples First Insurance

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Panama City is our home, and we're excited to play a role in supporting our local schools and philanthropic organizations. Our commitment to put-



ting people first goes beyond just our clients. Over the years, we've had the privilege of sponsoring numerous Bay District Schools sports programs and giving back to many deserving organizations like American Cancer Society, Anchorage, Arc of the Bay, ASAP, One Positive Place, Habitat for Humanity, Big Brother Big Sister, and Boys & Girls Club of Bay County.

We want to see our community continue to grow and



thrive, which is why we care about protecting Bay County from the unexpected. Knowing your insurance coverage is crucial to protecting your family or business's future. Our knowledgeable team of insurance

experts are always available to help offer insight and advocate for having the right insurance coverage at an affordable rate. As local agents, we strive to build personal relationships and partnerships with our clients to help them manage risk. We cover all lines of insurance: personal, commercial, group benefits, and individual health.

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agency, we do not represent any single insurance company. Instead, we serve our clients first and work as their advocates. Our long-standing relationships with top insurance providers allow us to find you the best fit within your budget. So let us do the work for you. You might just be surprised at the rates we can find- but don't just take our word for it, see us for a free consultation.

We are located at 1022 W. 23rd Street, Suite 250, in Panama City. After all, at Peoples First Insurance, we put people first.

### ECTC

*continued from previous page*

including ourselves, Rebeca Lake-resident designer, Phillip Padgett-production and stage manager, Tara Padgett-costume and wardrobe assistant and teaching artist, and our three newest staff members Trenton Bainbridge-managing director, Emily Bainbridge-patron rela-

tions and teaching artist, and Drake Miller-technical director.

As we celebrate Season 10 this year, we celebrate all of the hands and hearts that got us here. We recognize that the heart of ECTC is you! It's our students, volunteers, sponsors, patrons and VIP members. It's our vibrant Leading Ladies, our hard-working staff, our dedicated board of directors and

our talented local actors as well as those performers who travel from all over the country to bless our stage. It's our community that held us through a pandemic and became the most generous donors we could have imagined. As we prepare to produce six professional shows, three Theatre for Young Audiences shows, many educational shows and classes, a Storyteller Series

and a few cabarets, we look back with gratitude and a thankful heart at all that has come before. Our little theatre company is growing up and expanding, nurtured by so many along the way. We hope that you will join us as we launch our Season 10 with a grand celebration on September 16th, and continue to celebrate with us all season long. Mission accomplished? Never.



*Nathanael and Anna Fisher  
Founders, Producing Artistic Director,  
Associate Artistic and Education  
Director*

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# PCB Chamber New Member Spotlight



## Introducing: Kartona Electric Speedway

From best friends to business owners, Gavin and Lee with his wife Jess are the proud new owners of Kartona Electric Speedway! Located in the Beachwalk Shopping Center, Kartona is the perfect place for both locals and tourists. They have already made much needed modernizations to create a smoother experience for customers from start to finish. Their main focus is to make sure their customers have a one of a kind experience and walk away with big smiles - eager to come back for more fun. A high priority of theirs is to ensure company morale is exceptional in order to guarantee that energy is felt by every customer. "We couldn't do this without our excellent Kartona Crew! We want to make sure they are happy and enjoy coming to work each and every day." You can find one of the owners on site almost everyday during your visit to Kartona, whether it's Lee assisting a junior into their kart, Jess and daughter Stella helping check customers in or Gavin doing a high five run in pit row to get the racers amped.



These new owners are pumped to interact with their customers and gain any feedback you may have as a way to make sure everyone has both a fun and memorable visit. Kartona is the fastest Go-Kart in the Panhandle and the only high-speed indoor electric go-kart track in Northwest Florida, so they can offer a truly unique experience that will get your blood surging! For the more serious racers, Kartona offers youth, junior, and adult leagues. There is also a ladies night which is BOGO races every Thursday. Kartona proudly supports all military and first responders with a discount, as well as locals. With space to host your birthday party, corporate events, car shows, and anything in between, this place is truly a Bay County gem. Kartona also offers full facility rentals for any private events customers may want, as well as ad space

available for your business. If you are interested in anything Kartona has to offer, email [Kartonaspeedway@gmail.com](mailto:Kartonaspeedway@gmail.com). Kartona is refacing, reorganizing, and re-

launching! Gavin, Jess, and Lee are looking forward to bringing all the right changes to the Bay County community to make Kartona a household name. So, "watt" are you waiting for? Kartona Electric Speedway is closed Mondays, open Tuesday

- Thursday 2 - 8 p.m., Friday - Saturday 2 - 10 p.m., Sunday 2 - 8 p.m. Find them at 7125 West Highway 98 in Panama City Beach, or go online to their website, [www.Kartonapcb.com](http://www.Kartonapcb.com), for more information.

 SEPT. 23 - OCT. 2, 2022	 DEC. 8 - DEC. 18, 2022	 JAN. 20 - JAN. 29, 2023
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# Front Beach Road CRA Progress Continues



FROM MAYOR MARK SHELDON

Earlier this year, the City hired The Corradino Group out of south Florida to serve as project managers over the Front Beach Road CRA (Community Redevelopment Area) project. We did this in order to have greater daily oversight over the construction of what is probably the most important project in this City. That is, the overhaul of our Main Street – Front Beach Road.

The plan includes enhancing 19.8 miles of existing roads, including widening streets, adding landscaping, sidewalks and a bicycle/tram lane, underground-

ing all utilities, adding medians and much more.

While the improvements are primarily on Front Beach Road, feeder roads like South Arnold Road (State Road 79), South and North Thomas Drive, Alf Coleman, Hutchison Boulevard, Nautilus Street, Richard Jackson Boulevard, Hills Road, Powell Adams Road, Clara Avenue, Cobb Road and Churchwell Drive, will also receive upgrades.

I'd like to offer a little history. Former elected officials established the Front Beach Road CRA in 2001 as a means to address public safety issues and to upgrade and beautify this tourist corridor. A lengthy document on our website ([www.pcbfl.gov](http://www.pcbfl.gov)) details the rationale behind the plan. It was designed to be a framework for redevelopment of infrastructure for the next 30 years. This was never meant to be a 5- or 10-year project. It is just too large.

Traffic and mobility are our greatest challenges on this beach. The construction that is ongoing as part of the CRA



project will help tremendously since it promotes the use of other modes of transportation. We are incorporating bicycle lanes and sidewalks for walkers and bicyclists, and once all of Front Beach Road is completed, we will bring in a trolley system that can pick up and drop off all along the beachfront.

Some segments of the CRA are complete on the east end of the beach and construction is currently ongoing on the 1.2-mile Segment 3. This includes the old Y at Arnold Road, where a roundabout is being added. Construction on Seg 3, which began in 2021, includes SR 79 to PCB Parkway and FBR east to Lullwater Drive.

Like many of you, I live and work in this area and drive the construction almost daily. I understand the frustration of road construction, the inconvenience to our businesses and the patience required to drive in it. Let me assure you, this City Council is committed to seeing this project completed as quickly as possible. There have been supply chain issues, a change in the

general contractor, and work has been expanded to include better storm water drainage.

### Progress is being made.

- New underground installations including utility, drainage and sewer line improvements have been made, as well as pressure testing and sanitizing of water mains.

- New reclaimed water main was installed along Panama City Beach Parkway west of SR 79/Arnold Road Intersection. The majority of utility underground work to date has been completed west of Arnold Road on Front Beach.

- New sanitary sewer was also installed along Arnold Road from Front Beach Road through the "Y" to just south of San Vincente Street.

- New potable water mains and lateral service crossings have been installed along Front Beach Road, from west of Cabana Cay Circle to El Centro Boulevard, and along Arnold Road from El Centro Blvd north to Innocente Avenue.

- Florida Power & Light,

WOW, and AT&T underground utility structures have been installed between Cabana Cay and El Centro.

Contractors are working diligently to install new underground utilities and pipelines, all while being cautious not to disturb or damage existing underground utilities; this task takes time and care to ensure no public services are interrupted during this phase of construction.

As our contractor put it, we are building the airplane while it is in flight. All of you still need access to your utility services while we install new pipes and lines. The traffic delays, the temporary road closures or reductions to one lane, are part of progress and something we must live with.

We're always leery of giving a completion date because we know a lot of factors can come into play, like bad weather, supply shortages, unearthing items that must be removed and more. Timelines are often disrupted. Currently we are projecting Segment 3 to be completed in December 2023.


Road construction is inconvenient for everyone – especially our residents and businesses. We thank you for your patience and look forward to continued progress as Front Beach Road transitions into a beautiful new corridor.



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# Know Your Neighbor: Kevin Elliott of Wewa Film

BY MARTA ROSE-THORPE

“I was 45 years old before I realized that I was a natural-born producer,” states Kevin Elliott during our recent chat about creativity, community, and his current venture, Wewa Films. “I didn’t know that being a Producer was a job. We see the word ‘Producer,’ but no one really knows what that is. My entire life, my talents and skills had never really fit anywhere. I never really clicked in anywhere... until I discovered video production. Being a producer is what my brain was made to do. Walt Disney was not a gifted artist; he was a premier producer. He knew how to bring the right people together. I see talent in people and know how it all can fit together.” Kevin lists Disney along with Quincy Jones, David Foster, Jerry Bruckheimer, and Clive Davis as a few of his favorites.

Through Kevin’s work at an engineering firm in video production – and later as a professor at FSU-PC – he inadvertently gathered the knowledge and experience needed to launch Wewa Films. “I did video production for transportation agencies,” he shares. “I learned over those years to produce video, manage schedules, budgets, all the mechanics and logistics to be a video producer.” Later, Kevin taught a public speaking class at FSU-PC where Courtney Gaskin was a student. “I saw a Mumford and Sons video on Facebook and thought it was

produced by some big-city production house. Then I realized Courtney had made the video! I was knocked out at how good this video was. I pulled her aside after our next class and let her know how exceptionally gifted she was at this medium... told her she should follow that path. Then she graduated and we parted ways. I would periodically see videos she posted onto FB and noticed that she was pursuing videography.”

Eighteen months later, a non-profit video project reconnected them. “We shot one of the scenes at Cherry Tree Elementary School,” he recalls. “I saw a vignette that I liked and started to explain the idea I had to Courtney, and she immediately got it, went over to the corner of the room, and started setting up the shot. I realized then – like a lightning bolt – that we share a creative brain. This almost never happens! We kept doing side projects and just fell into sync with each other. Then I approached her and asked if she wanted to start a business together. She agreed, and we formalized the business in 2020, just as the pandemic was starting.”

Kevin knew Wewa Films needed to build a portfolio. (Side note: All his best ideas come when he’s on his lawnmower!) “What if we made a docuseries called CRAFT,” he asked Courtney, “and asked all our artist friends if we could come video them?” So, they did it. Their

first episode presented Heather Clements (artist and muralist); the second episode featured Jayson Kretzer (cartoonist and executive director at Bay Arts). “We posted these episodes on Facebook, and my phone just started ringing.”

Early on, Kevin knew he needed to scale the business. “We knew from the very beginning it couldn’t be just us. We started looking for other talent. Sound production. Editing. Business development. Additional producers. We’ve been bringing on additional people and we are actively growing.” Wewa Films’ first big client was the Gulf Coast Children’s Advocacy Center. Lori Allen, executive director, needed training videos. She wanted a modern, cinematic feel that looked like a documentary. Wewa Films’ client list also includes Florida’s Great Northwest, Gulf County Tourist Development Council, Tyndall Federal Credit Union, Destination Panama City, Emerald Coast Theatre Company, and McDonald’s. “One day I got a random message from Tracy Johnstone who owned seven McDonald’s in Bay County at the time,” Kevin shares. “She wanted to tell the story of their restaurants in the area. The first story we told was about an autistic child who loved the Golden Arches and drew them over and over. ‘Arches for Devon’ became the name of this episode, which got attention all the way up to the McDonald’s corporate



level. McDonald’s Corporate gifted the family a car that Tracy presented. That story went national and received 33 million online impressions.

Kevin and Courtney have a very particular style: Heartfelt, cinematic. They enjoy corporate projects and storytelling; stories about the PEOPLE behind their brand, and helping organizations put a human heart behind their name. Kevin also has his eye on moving into “proper” documentaries (the 20-minute variety) and TV broadcast production like an episode about a drug rehab facility and another about one of America’s first black McDonald’s franchise owners turning 80, whose family wants the story of his life.

The discussion turns to our community, and Kevin’s excitement about the metamorphosis of Downtown Panama City.

“The storm changed a lot,” he acknowledges. “After Hurricane Michael many people – both by necessity and by choice - re-evaluated their careers and their lives. They asked themselves, ‘Is this really what I want to be doing?’ Young people started developing the old buildings downtown. Murals. Boutiques. New brew hubs. Panama City is going through a cultural explosion the likes of 1905 Paris.” And he then shares that he and his team are in the early days of putting on a documentary film festival in Downtown Panama City in 2024... the premier documentary film festival in the southeast! The entire festival, he explains, will be walkable, with a variety of venues. Wewa Films is partnering with Jayson Kretzer and Jennifer Burg. “Downtown has such a great soul,” he muses. “It’s got the right atmosphere, the right vibe, restaurants, bars, culture.” Plans are underway for the festival to include a large outdoor gala in McKenzie Park. “We’re at a tipping point – the time is right. We want to look back and know that we were here, at the very beginning of this moment.”

Reach Kevin at [kevin@wewafilms.com](mailto:kevin@wewafilms.com).



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## Be BearWise: Follow FWC's Bear Necessities This Fall

Fall is approaching and that means Florida black bears are traveling and searching for food. The Florida Fish and Wildlife Conservation Commission reminds you to help protect both people and bears by securing garbage and other items that could attract these animals to your yard or neighborhood.

Each fall, bears begin eating a lot more calories to pack on fat they will need during the winter. Throughout the fall, bears require around 20,000 calories per day and will eat anything that's convenient, including items in your garbage. Food scraps found in the garbage are convenient and provide a bear more calories in less time than foraging in the woods. Reduce conflicts with these animals by securing your trash and other food attractants, such as bird feeders and pet food.

To keep bears wild and away from your home, follow these Bear Wise tips:

- Secure household garbage in a sturdy shed, garage or a wildlife-resistant container.
- Put household garbage out on the morning of pickup rath-

er than the night before.

- Secure commercial garbage in bear-resistant dumpsters.
- Protect gardens, bee yards, compost and livestock with electric fencing.
- Encourage your homeowner's association or local government to institute ordinances to require trash be secured from bears.
- Feed pets indoors or bring the dishes in after feeding.
- Be aware when walking your dog and use a non-retractable leash.
- Clean grills and store them in a secure place.
- Pick ripe fruit from trees and remove fallen fruit from the ground.
- Remove wildlife and bird feeders or make them bear-resistant.

See how-to videos and information on securing attractants in the "Brochures and Videos" section at MyFWC.com/Bear.

It is illegal in Florida to intentionally feed bears or to leave out food or garbage that will attract bears and cause human-bear conflicts. If you see or suspect that someone is feeding



or attracting bears, please call the FWC's Wildlife Alert Hotline at (888) 404-3922.

You can also help people and bears stay safe by remembering to watch for bears while driving. This time of year, bears are traveling across more roads in search of food, which results in more vehicle-bear collisions. The FWC advises drivers to be aware of their surroundings as they drive in bear country, especially around dusk and dawn, and when there is forest on both sides of the road. If you see a bear crossing sign, pay particular attention as this area has had frequent vehicle-bear collisions. To learn more about how to keep people and bears safe on Florida roadways, see the "Vehicle Collisions with Bears" video at the "Brochures and Videos" section of MyFWC.com/Bear.

## Do Good with Denim Drive Aug. 13

Pier Park is proud to host a brand-new event, the "Do Good with Denim Drive," to promote sustainability, help those in need and support the local art community. In collaboration with Save the Closet, Pier Park invites shoppers to drop off their denim-exclusive clothing to be upcycled.

During Pier Park's "Do Good with Denim Drive," customers can contribute denim jeans, jackets, shirts, skirts and

other denim apparel.

The first 30 donors will get a complimentary movie ticket from the Grand IMAX. Every donor will receive coupons towards new denim and will be entered to win a custom denim jacket, hand painted by a local artist. Attendees will also enjoy a free customization station stocked with paint pens, beads, patches and other adornments so they can decorate their denim or our display jacket, trans-

forming the garments into wearable art.

In addition to collecting the donations to be upcycled or given to those in need, Save the Closet will be selling artist-reimagined denim.

The event takes place Saturday, August 13 from 10 a.m. to 2 p.m. at The Grand IMAX in Pier Park, 500 South Pier Park Drive, Panama City Beach.

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# Not Much Longer to Keep Red Snapper!

BY PAM ANDERSON

If you haven't had time to get out and catch your Red Snapper this season, now is the time! Federally licensed Head-boats and Charter Boats' season for Red Snapper ends August 18 at 12MN! Reserve today! (Private recreational boats have different seasons that can be found at myFWC.org)



Charter boats, guide boats, and head-boats are booking up quickly for the last rush to catch that big red snapper. Be sure to call or go online to book soon!

Gag Grouper will remain open until the Gulf Council regulators determine this year's allocation to be harvested, or until December 31. Other grouper species remain open for the rest of the year unless the Council changes the current regulations.

Triggerfish reopens August 1, as of this writing, for that ugly fish that is so very tasty - pure white meat and a little sweet! And fun to catch!

Amberjack will reopen September 1 this year...just in time for the PC Beach Fishing Ro-

deo that begins September 23. Be sure to sign up early!

Guide boats, charter boats and head-boats are available year-round in Grand Lagoon for your fishing pleasure. We have the best fishing captains and guides in NW Florida.

Speaking of the PC Beach Rodeo, be sure to check out all the fun events and concerts that will take place each weekend as the fish are weighed in - lots of great food vendors too! Remember, this tournament is for everyone who fishes, whether from bridges, piers, kayaks, or big boats. Check out the details at pcbfishingrodeo.com.

Several restaurants in the Grand Lagoon area will cook



your fish that you caught (as long as you bring it in cleaned and ready to cook - no bones). J. Michael's Restaurant on Thomas Drive, Sisters of the Sea at Pirate's Cove Marina, Bayou on the Beach on Middle Beach, Hook's at Pier Park, and Capt's Table in St. Andrews will all do a 'Hook n Cook' for you - you bring the fish and they supply the fixin's. (Saves Mom some kitchen time!)

Activities galore are still available in Grand Lagoon. We've even got an ax throwing ven-

ue at Fisherman's Walk, Capt. Anderson's Marina! Be sure to check out all the cool souvenirs there, as well as ice cream or shaved ice for a hot afternoon snack!

Weddings and seminars and Christmas parties are booking at the Event Center. If you haven't checked it out, go online to captainandersonseventcenter.com to get a virtual tour! The view cannot be beat!

More and more folks are coming in and enjoying 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.

Give us a call or check us out online at [www.captandersonsmarina.com](http://www.captandersonsmarina.com).

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# Let's Get Growing with Julie: A Few of my Favorite Things, Part I - Shrubs

By JULIE MCCONNELL, UF/  
IFAS EXTENSION BAY COUNTY

A couple of months ago I wrote about my favorite tree, the bald cypress, and thought it might be fun to share some of

my other garden favorites this summer. I only have space for about 500 words and a few pictures, so I'll need to limit myself to a few plants per article. Since I started with a tree, I decided

we would take a vertical step down to shrubs this month.

**Limelight Hydrangea is a show stopper**

Hydrangea paniculata 'Lime-

light' has been a favorite of mine for over a decade because of the spectacular blooms that peak in my garden at the same time everything else is looking hot and tired. Large pyramidal-shaped panicles of flowers start out light green then transition into bright white making this shrub hard to miss! Although not native to North America, the flowers



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PHOTOS BY JULIE MCCONNELL

Delta flower beetle *Trigonopeltastes delta* on Limelight Hydrangea



Mature Coontie



Darrows blueberry purple new foliage and fruit

attract bees, beetles, and other beneficial insects to the garden, and it does not pose an invasion threat. Limelight hydrangea thrives in full sun to part-shade and is tolerant of many soil types. Mature size is 6-8' tall by 6-8' wide or may be sold in tree-form with a single trunk (tree-form may need occasional shape pruning to avoid breakage). Once established it has moderate drought tolerance, however it is not tolerant of salt spray. Note this hydrangea leafs out after winter much later than other hydrangea types, but it is worth the wait once new growth begins!

**Coontie is a great tropical looking native evergreen**

Coontie (*Zamia floridana*) is often mis-called Coontie Palm

but is a cycad with ancient roots. Coontie is the only cycad native to North America and lucky for us it thrives in Florida! This evergreen shrubby plant grows 2-4' tall by 3-5' wide. It has glossy green leaflets on compound leaves that originate from the crown in a spiral fashion. Adapted to poor soil, sun or shade, this plant is easy to incorporate into any landscape. Drought and salt tolerance make it ideal for coastal properties. In very cold winters

*Continued on next page*

# Music to Your Ears: NWFL Music Teachers Association

BY LORRAINE CAPOSOLE,  
PRESIDENT, NORTHWEST FLORIDA  
MUSIC TEACHERS ASSOCIATION

A benefit concert series put on by the Northwest Florida Music Teachers Association (NFMTA) raised over \$1 thousand dollars for Bay County Library's Youth Services department, a donation that will help support the library's school-age programs. Beyond the traditional library resources, their services for teens and children include STEM programs and an early literacy program, but library patrons can also check out ukuleles and dulcimers or at-

tend their monthly Uke Socials. For a full list of what's on offer, visit the Bay County Library's website at [baycountylibrary.org](http://baycountylibrary.org).

Find more information on the Northwest Florida Music Teachers Association on their Facebook page, where you can inquire about being part of our Teachers Group, locate a music teacher or ask a question. The NFMTA Facebook page is monitored by local teachers, Emily Breezee and Tanya Brooks. The Association is part of the Florida Music Teachers Association and the Music Teachers National Association.



NFMTA welcomes new teachers to the group, with monthly meetings held at 10 a.m. on the second Wednesday of the

month. These offer a time to share, learn and compare notes, but also to collaborate on group events. The NFMTA will be

hosting a Contemporary Music Festival on October 15 at the St. Andrew's Episcopal Church, beginning at 9 a.m. Each teacher will have a 10 minute slot to present their student performances. In the Spring of 2023, An Annual Student Day will be held with judged, but non-competitive, events.

The Northwest Florida Music Teachers Association's President, Lorraine Caposole is pictured next to her piano student, Jaimeson Echavia, as a check is presented to the Bay County Library's Head of Youth Services, Tania Watts.

## LET'S GET GROWING

*continued from previous page*

coontie can sustain some freeze damage, but if established and otherwise healthy they typically will recover lost foliage the following summer.

### Darrow's Blueberry isn't just for the birds

I love production blueberries such as Rabbiteye varieties for

their fruit, but let's face it - they can look a bit rangy when you are trying to maximize yield, but there is a tidy alternative that fits just about anywhere. *Vaccinium darrowii* (Darrow's Blueberry) is a native evergreen fruiting blueberry that only grows about 3' tall and wide. Admittedly, the fruit are not as big and juicy as other blueberry types, but they are sweet enough to eat and are great for birds. The evergreen

description doesn't do this plant justice, the leaves emerge with a purplish tint then mature into a blueish green. In winter, the entire shrub gets a reddish tint on the outer leaves. Small pinkish-white flowers in the spring bring in the bees followed by blueberries make it attractive year-round. Like other blueberries, Darrow's does require acidic soil, pH 4.0-5.5 is ideal. It is also not salt tolerant, so do not

place in a location subjected to salt spray.

More reading:

Coontie Cycad <https://edis.ifas.ufl.edu/publication/FP617>

Hydrangea paniculata <https://edis.ifas.ufl.edu/publication/st298>

Darrow's Blueberry <https://nwdistrict.ifas.ufl.edu/hort/2014/04/15/add-this-shrub-for-an-edible-landscape/>

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 Community

## Keeping the Skies Friendly: Beach Mosquito Control District

By JAMES CLAUSON,  
DIRECTOR, BMCD

It seems that spring had just sprung, but now it's halfway through summer! Next month, school will be here, and we will be in the middle of hurricane season. We want to make sure that the residents of BMCD know that they are being served by a mosquito control district that uses the latest and greatest technology and methodology to combat mosquitoes in the Panama City Beach area.

BMCD incorporates an integrated approach to mosquito control. We use four basic methodologies to control the mosquitoes here in the district: larviciding, adulticiding, public education and permanent control measures (removing or emptying containers that contain water). All mosquitoes need water to start their life cycle, from an egg to larva to pupae to adult mosquito. We also have an array of surveillance devices that monitor the mosquito pop-



ulation and any mosquito borne diseases. We use these surveillance devices (CDC baited light traps, resting boxes, gravid traps, landing rate counts, etc.) to determine where and when to use ULV (ultra low volume) spray for adult mosquitoes. That is adulticiding, or targeting the adult mosquito and it's typically done at night, when the mosquitoes are active.

During the day, technicians are out larviciding, checking any still bodies of water (small ponds, stagnant creeks, containers-man made and natural) for the presence of mosquito larva. When they find them, a source

is entered into our database and the technician treats that water to control the mosquito larva. If we can control the larva, this will prevent the emergence of an adult (and thirsty) female mosquito. Remember, only female mosquitoes bite.

Our public education department makes presentations to homeowner groups, civic organizations, and our local schools. When residents know that all mosquitoes need water to breed in, they can check around their homes and dump any containers that hold potential breeding water.

Lastly, BMCD is a local Independent Special Taxing District created in 1953 by the residents of Panama City Beach. All our services are paid for by the taxpayers in the district. Please call us at (850) 233-5030, or visit our website at [www.pcbeachmosquito.com](http://www.pcbeachmosquito.com) if you are bothered by mosquitoes, and submit a service request, again, free of charge.

## BCSO Issues Scam Alert

The Bay County Sheriff's Office issued an alert warning the public about a new online scam specifically targeting kids.

Basically, the scam works like this: the child receives a message from an unknown person on social media. The unknown person begins communicating with the child, and a "friend" relationship is formed. Eventually, images are sent back and forth. Most of the time, these images aren't the kind you'd want family or friends to see.

Shortly after the scammer receives the images of the child, they begin to send messages to the child demanding money via an online payment application in exchange for not sending the pictures to the child's friends or family on social media. Often the images are still sent to friends and family just for embarrassment purposes, even when money is sent.

There are a couple of things that can be done to prevent this from happening to your child.

Tell them not to communicate with people they don't know online.

Tell them not to take or send pictures of themselves they wouldn't want their family to see.

If you believe you've been the victim of this, or any other type of scam, please call the sheriff's office or your local law enforcement agency. Also, please talk to your children about their safety on the internet, as well as the danger people they don't know can pose, even online. Stranger danger is still a real threat, especially with strangers online.

Unfortunately, these scams are becoming more prevalent in our area, and more and more kids are being victimized by them and ultimately dealing with the embarrassing aftereffects of being a part of this type of online activity.

# Chalk it up to 70 years of experience.



1. We encourage you to contact us with your mosquito concerns.
2. Call: 850-233-5030 or Visit: [www.pcbeachmosquito.com](http://www.pcbeachmosquito.com).
3. There's no charge. It's your tax dollars at work.

# Top Sporting Events to Catch in PCB

## International Beach Games (August 13)

The International Beach Games is Florida's Olympic-style sports festival held on Florida's finest beaches. Competitions over the years have included beach volleyball, tennis, soccer and more. Come out to Russell-Fields City Pier this August to check out the exciting event. For details, visit: <https://bit.ly/3RdKJKC>

## WSL Military World Series (August 12-14)

Panama City Beach is thrilled to welcome between 40-50 military teams back to the destination for ball games and beautiful beaches. The games kick off on Friday, August 12 with men's 40 and over, men's 50 and over and co-ed divisions, and a civilian tournament is set for Sunday, August 14. There is no gate fee for fans, so come cheer on these men's and women's military teams at Publix Sports Park and Frank Brown Park. Find more information here: <https://bit.ly/3brMm73>

## GSL World Tournament (August 19-21)

The 2022 GSL World Championship Series will be held at Publix Sports Park and Frank Brown Park from August 19-21. The exciting tournament will feature men's and women's ball games as players compete for the number one spot. See here for additional details: <https://bit.ly/3NpeZz3>



## Endless Summer Soccer Tournament (August 27-28)

Snap Soccer is partnering with Bay United Soccer Club in bringing the Endless Summer Soccer Tournament back to Panama City Beach. This extraordinary youth soccer tournament will be held on August 27-28 at Publix Sports Park. Registration is open to all competitive youth soccer teams ranging from U8 to U19 for both boys and girls. Find more information here: <https://bit.ly/3nduOlg>

## WSL North American Championships (September 9-11), (September 16-18), (September 24-25)

The WSL North American Championships will be held over three weekends in September at

Publix Sports Park and Frank Brown Park in Panama City Beach. This year marks the 20th year of WSL 1, and 450 adult teams are expected to participate. For details, visit: <https://bit.ly/3nBP114>

## Panama City Beach Cup Gymnastics (September 23-25)

Formerly known as Fall into Edgewater, the annual gymnastics competition has been renamed to the Panama City Beach

Cup. The 18th annual competition will be held at the beautiful Edgewater Beach Resort on September 23-25. For additional info, visit: <https://bit.ly/3A3gKz5>

## PCB Fishing Rodeo (September 23-October 1)

The first week of the second annual PCB Fishing Rodeo kicks off on September 23, with daily weigh ins from 10 a.m. - 2 p.m. and 4 - 7 p.m. Family-friendly festivities will also be taking place during the event every Friday, Saturday and Sunday at Capt. Anderson's Marina. For details, visit: <https://bit.ly/3nLL49T>

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## School is in Session!



**BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS**

By the time you read this, we will have welcomed more than 26,000 students back to school for the 2022-2023 school year. I know I speak for all of us when I say that we're hoping for the most amazing, most NORMAL school year ever!

There has been much in the news recently about the state of education across the country and many people stop me when I am out and about to ask what they can do to help. So, I thought I'd use this space this month to give you some ideas.

### Business Partners

All of our schools need 5-10 (depending upon the size of the school) business and faith-based partners upon whom they can count in times of need. Business partners can help the school by sponsoring students who need help with clothing or by providing snacks the school can use for students who are hungry. Faith-based partners can assist by helping the school in those ways and by meeting the needs of families outside of the school setting. For example, if a student is always tired at school because he/she doesn't have a bed and is sleeping on the floor, a faith-based group (or business) could step up to purchase a bed for that student. We have needs like this in ALL of our schools EVERY SINGLE DAY and they are needs that we cannot fulfill alone.

Currently, we send home more than 1,500 bags of food EVERY WEEKEND to students who would otherwise be hungry on Saturdays and Sundays because they rely on meals at school. One hundred percent



of this food is provided by local faith-based organizations, individuals and area non-profits. We're grateful for their support but, to be candid, 1,500-plus bags of food still leaves some children unserved.

If your business, or faith-based group, would like to partner with a school, just send an email to [BDScomm@bay.k12.fl.us](mailto:BDScomm@bay.k12.fl.us) telling us a little about your group/organization and where you are located and we will get you matched with a school in need. You can do as little or as much as you would like from there.

### Mentors

We have almost 400 children on waiting lists throughout the district for mentors. Many of our students come from homes where both parents are working two or more jobs just to make ends meet, or where only one parent is doing ALL of the work, and they are desperate for more attention, more focus and more support than their families can currently provide. That's where you come in. For a minimum commitment of 30 minutes twice a month YOU can give a student the one-on-one attention he/she desperately craves and YOU can change the

life of that child. Mentoring can be as simple as listening, reading to or with a student, helping a student problem solve, working on an academic struggle or just having lunch together. If you're interested in mentoring, email us at [BDScomm@bay.k12.fl.us](mailto:BDScomm@bay.k12.fl.us) and tell us a little about yourself and the age range of students you feel most comfortable with and we will get you matched to the right program.

Thank you, in advance, for doing what you can to support our struggling students. We have all faced struggles in our lives but our children, our most fragile citizens, are counting upon us to help alleviate their struggles.

If every person in our community did SOMETHING and every business and faith-based group connected with a school the change would be remarkable. A community-wide focused investment in education would pay significant dividends when it comes to the health, well-being and achievement of our students.

Stay safe and God Bless!



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# PCB *Flavor*

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## IN THIS ISSUE

ISO: PCB's Best Shrimp

Taste Budz Review

## ISO: PCB's Best Shrimp

By JACK SMITH

When I was a child growing up on the Chesapeake Bay, we had a special word for shrimp: bait. My first experience with shrimp as a food source was in the '60s and it came in the form of a shrimp cocktail. Fried, blackened, steamed were all in my future. Today, shrimp is the most popular seafood dish in the United States. Marco Polo wrote about how important shrimp was to the Chinese diet in 1280 and it only took us another 800 years to discover how tasteful and nutritious this protein really is. According to Forest Gump's friend Bubba, you can enjoy shrimp fried, steamed, blackened, broiled, raw, stuffed, in gumbo, BBQ, Kabobs, and Jambalaya. Feel free to add to this list.



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[islandfinpoke.com/panama-city-beach](http://islandfinpoke.com/panama-city-beach)

"When I went to verify the brand for myself, I was shocked to find that its service is truly a part of the brand's culture," said the new PCB Island Fin Poke Company's owner Kurt Fadden. "I'm so excited to bring something like this to Bay County. It's nice for people to have a place to go where they can count on a friendly atmosphere, affordable food and a nice environment."

## Schooners

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

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

Enjoying fried seafood overlooking the white sand beach and emerald waters is CLASSIC. Schooners serves the tastiest trio of deep-fried Mahi-Mahi, Oysters and Jumbo Shrimp called the "Beach Party." Add a chilled glass of wine, ice cold local craft beer or a vodka based "Beach Bum," and you have the perfect makings of a lifelong beach memory!



## Capt. Anderson's Restaurant

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

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

Capt. Anderson's Grilled Bay Shrimp is FAMOUS in the South. Perfectly prepared with our own special seasoning and resting in melted butter... you have to taste to believe! Try it as an appetizer or an entree and don't forget to sop the seasoned butter with a fresh baked rice roll. Delicious! Dine early and watch the fleet unload.

## The Wicked Wheel

10025 Hutchison Boulevard, PCB | (850) 588-7947

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

Come to The Wicked Wheel and get transported straight to New Orleans with their famous Backfire Shrimp. Seasoned to perfection with their famous cajun flavor, this half-pound of fresh Gulf shrimp is sautéed in a spicy herb seasoning and butter and served with fresh rolls for dipping.



## The Grand Marlin

5323 N Lagoon Drive, PCB | (850) 249-1500

[www.thegrandmarlin.com/pcb](http://www.thegrandmarlin.com/pcb)

Spotlighting succulent Gulf shrimp dishes any which way you like it, The Grand Marlin menu features everything from fried shrimp po-boys to the classic Southern staple, Shrimp and Grits. But if you've never tried their BBQ Gulf Shrimp dish, you're missing out! Featuring seared Chipotle-marinated shrimp tossed in a mouthwatering BBQ butter and Worcestershire blend, you'll be sopping up every last ounce of sauce with the toasted Gambino's bread!



## Christo's Sports Bar & Grill

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

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

Christo's is one of the best kept secrets on the Emerald Coast. A converted service station provides a laid back atmosphere that locals and tourists can't seem to get enough of. Try their Shell Island Grilled Shrimp, that was probably swimming a few hours ago.



## Paparazzi Gourmet Deli

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

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

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You've got to try our Shrimp and Grits: jumbo pan seared shrimp with our own sharp white cheddar cheese grits, surrounded by a roasted tomato and grilled andouille low country sauce.



 Dining

# Restaurant Review: Island Fin Poké



BY MARTA ROSE-THORPE

**Poké** (“PO-KAI”): *A diced raw fish served either as an appetizer or a main course and is one of the main dishes of Native Hawaiian cuisine.*

When did a bowl of Poké go from being a type of cuisine to an experience? The answer is: When Island Fin Poké opened in Pier Park North two months ago. This “quick service with a casual dining experience” restaurant has a cool Island vibe in its music, décor, and menu options. All Island Fin Poké’s look nearly alike, with a similar tropical, beachy vibe and clean, comfortable feel with spacious, tall ceilings. Panama City Beach in North Pier Park is the 24th restaurant to launch in the chain.

As guests move through the line of healthy, exotic, and aesthetic options to place in their “made-to-order” bowls, the servers talk through each ingredient and option, and educate guests along the way. The fish

have special marinades. The veggies and salsas are homemade and include all sorts of luscious ingredients. The crunchy toppings and finishing sauces at the end are colorful and enticing – each with its own flavors, aromas, and ingredients. “We want to make this an excellent experience,” states manager Andrew McKelvie. “We go the extra mile to make sure this happens.” That extra mile involves any number of things, such as walking the food out to the table, bringing free Dole Soft Serve after the meal, and bussing the table while the guest is still there.

“Have you ever built a bowl?” is the question frequently asked. Every bowl is a unique work of art, and no two are ever quite the same. Everything at Island Fin Poké is homemade daily and fresh; everything gluten-free, with vegan and keto options. The tuna is AAA Grade, single pole, center filet. The toasted coconut chips are made with chile oil and Togarashi, an assorted chile pepper mix. Togarashi is also the main ingredient in the Togarashi finishing sauce and the Wasabi Cream finishing sauce – two of their ten homemade finishing sauces. The Avocado finishing sauce combines Mexican crema, lime juice and mashed avocado.

“We fresh prep every day,” says Andrew. The pickled veggies are a blend of cucumbers and daikon radishes; the spicy pickled veggie mix includes



carrot chips and fresh jalapeños with ginger paste to bring the heat up a few notches. The OG veggies are a fusion of onions and jalapeños marinated in OG sauce for 24 hours; the star of this sauce is Shoyu, a premium, gluten-free soy sauce that is mingled with rice wine vinegar, sesame oil, and olive oil. The pineapple salsa mixes fresh pineapple and mango diced up with coarse black pepper, salt, fresh cilantro, and jalapeños.

is gluten-free, dairy-free, and fat-free, and comes in Pineapple with the second flavor rotating between Orange, Watermelon and Strawberry.

Andrew recommends downloading their App for ease of ordering. “The App lets people order ahead, then set a time to come pick up; it also includes a nutritional calculator so you can see the calories and nutrition of every bowl you build.” Island Fin Poké is open seven days a week from 11 a.m. to 9 p.m. and located in Pier Park North at 15500 Panama City Beach Parkway.

Island Fin Poké offers beer, champagne, and sodas including some of the Stubborn Soda line. Their Happy Hour happens daily from 3 to 6 p.m. where Dole Soft Serve is only \$2! This delicious frozen treat



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# A Dreamy Vacation by the Beach

## How Does Music Help Us Chill?

By LISA CYR

As temperatures are soaring into the 90s, there is no doubt that the greatest way to spend your time is soaking up the sun at the beach or pool (don't forget the sun protection!) and cooling off with a refreshing beverage.

When chilling on vacation, having a barbecue, swimming, or going out for a jog, we naturally reach for our portable speakers or headphones and a playlist of our favorite tunes. But why?

Listening to music is a fantastic tool for beating stress and boosting your mood, especially with relaxing genres like classical or ambient. The science agrees - a study in 2021 showed that adults listening to both their personal selection and a 'neutral' selection of music for ten minutes had significantly lowered their cortisol levels (the stress hormone) in both home and clinical environments.

As well as reducing stress, music can also bring feelings of happiness and wellbeing. In a 2011 research paper by Na-

ture Neuroscience, researchers reported a release of dopamine while listening to music, a hormone which plays a role in many functions including a happy mood, lower heart rate, and blood pressure. Dopamine (the happiness hormone) was found to be greater both in anticipation of and during the rewarding parts of a song which suggests our brains will reward us for familiarity and predictability. Listening to music we've heard before gives us a greater dopamine reward as we wait for those predictable song parts.

Is there any one genre which is best for relaxing? You might expect that some genres are 'better' for reducing stress, but the American Music Therapy Association says that "all styles of music can be useful in effecting change in a client or patient's life." The sense of community and connection created in different musical circles can be greatly beneficial, like when we gather around a campfire on the beach and sing memorable songs together. We make mem-



ories which draw us back to the same vacation place, year after year.

How can we best enjoy the benefits of listening to music? Here are some ideas for incorporating music into your summer vacation:

**Listen to aid your memory.** Do you have any nostalgic memories associated with music? Listening to music can help us better remember the things we never want to forget, like big events or personal experiences while visiting a new place or

re-visiting an old one.


**Boost your energy for physical activity.** A game of beach volleyball? A morning jog? Listening to music can increase your excitement levels and give you extra endurance.

**Recover from traveling.** A long car or plane ride can really fry the nerves. Put your headphones in and take a moment to escape and relax whenever you need to.

**Enjoy music with others.** Music is best enjoyed with a group. Tune into a favorite ra-

dio station at your next family barbecue, or why not check out local performances at the many venues along route 30A and 98.


*Wishing you a fun and relaxing summer with family and friends as you enjoy the beaches and activities that our beautiful area offers. Studio 237 Music Lessons teaches private lessons in Santa Rosa Beach on guitar, ukulele, piano, drums, voice, and more. For info, call 850.231.3199 or visit the [www.Studio237Music.com](http://www.Studio237Music.com).*



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## Live Jazz

Three of Northwest Florida's popular musicians will be appearing twice in August at the new Caffè Del Mundo, located at 101 S Bonita Avenue and the corner of Cherry Street in Panama City's Historic Cove district on August 5 and 9. The Victor Payano Jazz Trio consists of Victor Payano on a variety of horns, Grammy Winner Steve Gilmore on Bass, and Jill Wofsey on Piano. The Victor Payano Jazz Trio is performing two Friday nights, August 5 and 19, from 6 to 8 p.m. Caffè Del Mundo translates to "coffee of the world," and they opened last fall in a building that used to be the Cove Laundromat before Hurricane Michael. It is owned by Marta and Jimmy Thorpe. They feature espressos, teas, nitro-infused cold brews, and gourmet smoothies during the day plus sangrias, beer and wine in the afternoon and evening. Featured fare includes Cuban sandwiches with home-roasted pork and authentic Cuban bread as well as beef empanadas, guava-cheese empanadas, and charcuterie boards.



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## Three Building Blocks that Strengthen a Shaking Foundation of Trust



BY JAMIE C. WILLIAMSON, PhD

Like most actions in a close, intimate relationship, trust follows the “norm of reciprocity.” You will trust your partner, if you sense that your partner trusts you, and visa versa.

What this means is that, if you act overly jealous or suspicious, you will not likely end up in the place of your dreams with a trustworthy partner. Instead, you’ll engender defensive responses from your partner and likely start down the very road you wanted to bypass.

The best way to discover if you can truly trust your romantic partner is to behave in a trustworthy manner, and also demonstrate that you trust your partner, as well.

If you do this, and your partner reciprocates by behaving in a trustworthy manner and by demonstrating trust in you, then you know your relationship is built on a solid foundation of predictability, dependability, and faith – the three building blocks of trust.

But, of course, for this trust norm-of-reciprocity to operate, you have to know how to demonstrate that you are trustworthy, so you can model it for your partner.

To demonstrate that you are trustworthy, you need to be predictable, dependable, and faithful.

**Are you predictable?** Do you keep your partner guessing about your mood or your feelings? Are you kind one day, insensitive the next? Do you display and withhold affection to get your way or punish your partner?

If you answer “yes” to any of these or similar questions, your partner will be unlikely to trust you completely and to be “all in” when it comes to behaving in a consistently positive manner toward you.

**Are you dependable?** Do



you call when you say you will call? Do you do your part of the household chores when you are getting ready for guests? Do you take care of the kids when your spouse is sick? Do you do your part without being asked or reminded? Do you anticipate your partner’s needs and meet them, without expecting something in return? Are you “there” for your partner?

If you can answer “yes” to these types of questions, then your partner likely thinks of you as dependable. If not, your partner probably wishes you would change. These issues probably create conflict in your relationship and your partner may be

thinking of trading you in for a grown up. If you don’t want that to happen, learn to be more dependable so your partner can count on you and build trust in you.

**Are you faithful?** Do you openly and frequently express how you

feel about your partner to your partner and others in your family and social circle? Do you take the time to listen to your partner’s concerns, even when you are involved in your own issues? When out at a party or with others, do you behave in ways that let your partner know you are loyal? Do you avoid doing things that you know would hurt your partner’s feelings?

Or do you just do what feels right to you and expect your partner to just deal with it?

If you answered yes to this last question, then you are probably sending signals that your partner cannot trust you to be continually responsive and car-

ing. You are communicating to your partner that you care more about your own fun, comfort or popularity than you do about your relationship. This will erode your partner’s trust in you and discourage your partner from being trustworthy, as well.

If you are having trust issues in your relationship and want to “work it out,” remember that if you demonstrate that you are predictable, dependable and faithful, you will strengthen the trust your partner has for you and, in turn, encourage your partner to be more trustworthy.

Make this “norm of reciprocity” work for you. And, let me know if I can help.

*Jamie C. Williamson, PhD is a FL Supreme Court Certified Family Mediator and Gottman Methods Couples Counselor. She is an owner and partner at Amity Mediation Workshop, 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.*

## Plastics, from Storage Ware to Water Bottles

BY KAY LEAMAN,  
HEALTH ARCHITECT

Do you know what the two

most toxic plastics are that can be found in most kitchens today? Wait for it... plastic wrap

and silverware.

How many plastic storage containers do you have and

how many of them come from restaurant leftovers, the deli or the 24 container box deals?

One of the most toxic products we come in contact with is styrofoam. In one study, eggs that were stored in a styrofoam container were tested. After several hours they found that the chemicals from the styrofoam had leached through the shell into the egg.

Now, back to plastic.

Many of us are familiar with the term BPA-free and even though this is a good thing it does not mean that it is healthy or safe. Here are some lingering dangers of plastics:

**Dioxin production:** Direct exposure to the sun. Such heating (including microwave) releases a toxin called dioxin, which, when consumed, can accelerate breast cancer.

**BPA generation:** Biphenyl A is an oestrogen-mimicking chemical that can lead to a lot



of health problems like diabetes, obesity, fertility problems, behavioural problems and early puberty in girls. It’s better not to store and drink water from a plastic bottle.

**Impact immune system:** Our immune system is immensely affected when we drink water in plastic bottles. The chemicals from plastic bottles are ingested and tend to disturb our body’s immune system.

*Continued on next page*



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# Hormones Aren't For Me



By DR. RICHARD CHERN, MD

Have you or a friend tried hormone therapy in the past and had no results or minimal results? Worse are the patients who have tried hormone therapy and had bad results. It's not uncommon for us to hear this from patients who have tried hormone therapy with other providers in the past.

Fortunately, in medicine there is an enormous amount of training involved to become a provider. Unfortunately, once you are a provider, it can be easy to add treatments and procedures to your clinic with minimal or no training. I know some doctors who have learned how to do pellet therapy from watching videos on the internet. The same is true for Botox and fillers. Just because someone can perform a procedure does not always mean they are capable or should be performing that procedure.

Hormone pellet therapy is more than just an algorithm and more than just a procedure. There are a lot of seemingly minor details that are vitally important to proper dosing. Many clinics have a dosage based on



weight only or a standard dosing that just doesn't work for a good portion of patients. Some patients may want something their insurance will pay for, something closer to their home or perhaps something cheaper. Some providers incorrectly counsel against hormone ther-

apy, because of decades old, dis-proven and incorrect information. I wish we could get patients to our clinic first, but this is an impossible task. Thankfully, most patients who get their hormones from someone else will eventually find us.

Whatever your previous ex-

perience, don't give up on hormone therapy. I'm certain we can help you feel better than you are feeling now. Come see us and give us a chance to give you the symptom relief you deserve.

*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 right here in our local area. Dr. Chern might even be treating your doctor or nurse practitioner since he treats many of the doctors and nurse practitioners in the area and their staff as well. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call Dr. Chern today for an appointment at The Hormone Restoration Center at 850-837-1271.*

## PLASTICS

*continued from previous page*

Liver cancer and reduced sperm count: Because of the presence of a chemical called phthalates in plastic, drinking water from plastic bottles can also lead to liver cancer and a reduction in sperm count.

A recent study done by the State University of New York in Fredonia shows that there are excessive levels of microplastics in bottled water, especially in popular brands. Microplastics are small plastic debris pieces measuring 5 millimetres or smaller. Microplastic is found in over 93 percent of bottled water and while The World Health Organization says that there is no evidence consumption of microplastics affects your health, it is still an area of concern.

Here is a mini guide to plastic bottles and other plastics. The numbers refer to the number in the triangle on the bottom of the container.

1 - PETE or PET (polyeth-



ylene terephthalate)

2 - HDPE (high density polyethylene)

3 - V (vinyl) or PVC

4 - LDPE (low density polyethylene)

5 - PP (polypropylene)

6 - PS (polystyrene)

7 - Other or miscellaneous

The safest numbers are 1, 2, 4, or 5. Number 3 is the worst followed by 7. As a rule of thumb, the softer the plastic the more likely than leaching will occur.

So, what can we do? Begin by replacing water bottles with a stainless steel water bottle.

When plastic bottles are a necessity (a long road trip or a day on the boat) ensure the bottles stay cool and out of the sun. If you're on a trip, bring the water into your hotel room for the night and never leave a water bottle in your vehicle.

For the kitchen, begin replacing food storage containers with glass.

When using plastic wrap, either place parchment paper under the plastic wrap or ensure the wrap does not touch any food. Finally, NEVER heat food in the microwave in a plastic container or plastic wrap.

Here's to health.

*Kay Leaman  
Health Architect  
HealthyDay HealthyLife  
succeed.hdhl@gmail.com*

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## Hearing Aids Do Much More Than Improve Your Social Life!

*If you currently use hearing aids all the time, congratulate yourself; you may be increasing your brain function! However, if you only wear them sometimes (or infrequently), three facts supported by medical research may persuade you to do so more often.*

### 1) Hearing Aids May Reduce Your Chances of Aging-Related Cognitive Decline

Scientists examined mental deterioration in adults with hearing loss and those with normal hearing in this 25-year research. The research discovered that those with hearing loss who did not utilize hearing aids had considerable mental impairment compared to people with normal hearing. Persons with hearing loss who used hearing aids, on the other hand, performed the same on cognitive tests as people who did not have any hearing loss! Want to remain sharp as you get older?

### 2) Hearing Aids Can Help You Improve Your Memory and Mental Acuity

New research from Texas A&M University put a group of adults with hearing loss through various tests to assess their memory, capacity to concentrate, and processing speed. The subjects received hearing aids. Participants reported improvements in all areas of cognitive function after just six weeks of using hearing aids. They could recall things better, concentrate better, and absorb information quicker than before. Hearing aids keep you cognitively sharp and have superior memory and attention, as well as quicker brain processing, making you seem younger to the individuals you encounter daily!

### 3) Hearing aids improve balance and may lower the risk of falling in those over 65.

Better balance with hearing aids implies a lesser risk of severe injuries and costly hospitalizations.

Do you want to improve your brain function,

reduce your risk of depression and mental deterioration, and reduce your chances of falling? Then, wearing your hearing aids more often might be beneficial. As a bonus, families of persons with hearing loss report that those



who use hearing aids engage in more social activities and have stronger connections with the people they care about, resulting in a more outstanding overall quality of life.

We urge you to use your hearing aids more often for your benefit and share this information with family and friends who haven't addressed their hearing loss, and encourage them to do so.

Let's address hearing loss now and help everyone improve their life and long-term health! So do visit *All Clear Hearing Centers* and get your Hearing Aids now.

Source: <https://hearagainamerica.com/depression-and-hearing-aid/>


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# Sean of the South



BY SEAN DIETRICH

It was an average Thursday night. The crowd waiting to get into Truist Park was a biblical mass. There were too many people to comprehend.

Everyone was sweating through their undergarments. The smell of human armpit odor was in the air.

It was a sold-out game. Forty-odd thousand baseball fans stood waiting for the sacred gates to open. There wasn't a frown in the bunch. Almost everyone in this crowd was cheerful.

That's baseball for you.

At its heart baseball has always been about fun. Plain and simple. At ballgames, most people are glad to be there.

You'll see kids in jerseys, laughing with each other. Mothers smiling, bouncing babies on hips. Old men with bright eyes, wearing leather mitts that pre-date the Eisenhower presidency, telling stories about "the Say Hey Kid" and "Hammerin' Hank" to their grandchildren.

And that's the beauty of this game. It is one of the only American institutions remaining wherein people of different persuasions, ages and creeds can find a common bond, and boo in unison at the same umpire.

A place where all God's children can come together and pay \$18 for a beer.

That's probably why I love the game so much. Because there are

no divisions in a ballpark. Here, you'll see all cultures. All classes. All kinds.

Guys who drive Peterbilts brush shoulders with men who drive Range Rovers. Bankers and attorneys stand alongside millworkers and pipe fitters and cheer for the same home run.

A home run which was launched by a 24-year-old Afro-Dominican who earns more money per fiscal year than Pope Francis.

The gates opened.

Children in line started vibrating with enthusiasm. Parents hoisted toddlers onto shoulders. And the throngs began moving toward the City of Joy.

Truist Park, 10 miles north of Atlanta. A 1.1-billion-dollar ballpark and real-estate development that makes Disney World look like a trip to the gastroenterologist. This place is nothing but a fun zone.

Even the guy scanning tickets was having fun. He scanned my ticket and said, "You ready to kick butt tonight, boss?"

"I'm ready to win," I said.

"That's my man," he shouted.

Then he high-fived me.

It was a firm, strong high-five. The kind that you remember for several minutes thereafter.

In real life, you don't get many high-fives. But you get them in ballparks.

My first beer of the evening was purchased from a vendor who carried a heavy ice chest over his head.

"ICE COOOLD BEEEEER!" he shouted to each passerby.

I asked how he liked his job.

"Man, I walk eight to ten miles every game. I run up bleachers all night until my legs burn. I work like a mule. But people are so generous. They tip me better than any job I ever had. I'll make more money this week than I made all month last year. I love it here. You don't meet any

sad people at a baseball game."

And he was right. I was looking around and I didn't find a single long face.

So it was an all-around great night. But frankly I don't remember much about the game. Not because I don't love the Braves. I do.

I've been rooting for the Braves since I was a young guy and the Superstation broadcast their games for free.

I loved Dale Murphy, I remember the Sid Bream slide, the 78-pitch game thrown by Greg Maddux, and I recall with fondness almost every time coach Bobby Cox threatened an umpire.

But the reason tonight's game was so good has nothing to do with nostalgia. Not for me. Tonight's ballgame was a great experience because I rarely see so many joyous people in one place.

There was the "Kiss Cam," when the jumbotron showed images of random people in the ballpark kissing.

There was the booty-shaking contest, when my wife and I bounced our hindparts together, high in the bleachers, along with thousands of others who danced to Bill Haley and his Comets singing "Shake, Rattle and Roll."

There were the crummy hot-dogs. The overcooked hamburgers. The stale French fries. The tasteless nachos, served in a plastic batting helmet.

And there was the height of the evening.

It happened during the seventh-inning stretch. And it happens at every Braves game.

This anomalous event occurs when 42,000 stand to sing "Take Me Out to the Ballgame."

These are ordinary humans. People who disagree on virtually everything within our society. These are people who would rather eat dirt than find common ground.

But tonight, the entire stadium took to their feet, cheered



and made music together. Everyone hollered. Everyone knew the lyrics.

Some raised plastic cups into the air as they sang. Little girls sat on the shoulders of old men. Teenage boys bellowed alongside

their dads. Strangers high-fived hard enough to break their wrists.

And for a very brief moment on an average Thursday night, everything was okay in America.

And well. That's baseball for you.

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## A Pastor's Ponderings: **The Bait**



BY RICK MOORE

An attention getting picture with an enticing headline is often called click-bait. Here are a few of the most viewed click-bait statements on the internet: *These Photos Will Make You Think Twice, Here Is What They Look Like Now, You Won't Believe What She Said*, and the list goes on. Choosing to fall for certain click-bait can lead to your computer being infected, and even worse, it can lead to an infection of your mind. No one ever plans to get hooked on bad things, but one click leads to another, and pretty soon, addiction sets in.

George was a 10-year-old who loved to fish. His family reunion was only a day away, and he was determined to catch a larger fish than anyone else in his family. He woke-up before the break of dawn to start digging for worms. George would shovel in the rich dirt along the banks of the water for night-crawlers. The lid to his mason jar had holes in it to preserve the worms

he would catch. As he was just about to finish filling his jar and walk to his favorite fishing hole, he saw it. There it was, in the corner of his eye. It was the biggest, the longest, the juiciest worm he had ever seen. He scooped it up, placed it in the jar and said out loud, "This worm is going to catch me a big one!"

Now, let me tell you about Sammy. Sammy was a fish, and his family was also starting their family reunion that morning. Relatives from all over the lake swam to Sammy's for the big day. Sammy noticed his grandfather had a big scar on his lip. His grandfather said it happened when he was a young fish just like Sammy. He was swimming around with his friends, when out of the corner of his eye, he saw it. It was the biggest, the longest, the juiciest worm he had ever seen. Grandpa said he swam up to it and gave it a nibble just to make sure it wasn't a trick. He swam around it once, swam around it twice, and on the third time, bit down on the worm as hard as he could. When he did, he felt an awful pain in his mouth. He was hooked! He called for his friends to help, but they just swam away. He was being pulled to the top of the water, when he tugged as hard as he could. That is when the hook went right through his lip. Sammy said, "That's horrible, but I'm glad it will never happen to me."

Tired of hanging around old people, Sammy and his friends

swam off to play. That is when, out of the corner of his eye, he saw it. It was the biggest, the longest, the juiciest worm he had ever seen. Sammy wanted to make sure it wasn't a trap. He swam around it once, swam around it twice, and on the third time, bit down on the worm as hard as he could. When he did, he felt an awful pain. He was hooked! He called for his friends to help, but they just swam away. His grandfather had just warned him moments ago, but he didn't heed the warning. As Sammy was being pulled to the top of the water, he remembered how his grandfather was able to yank real hard and get off the hook, but Sammy was not as fortunate as his grandfather.

Back to George. That day he was smiling from ear to ear because George caught the biggest fish of them all. Before his father cleaned and fried it for lunch, George took a picture with the fish and named it Sammy. Sammy had ignored his grandfather and fallen for the bait. If only we...I mean he would have listened.

*Rick Moore is Communications Pastor at Destiny Worship Center.*

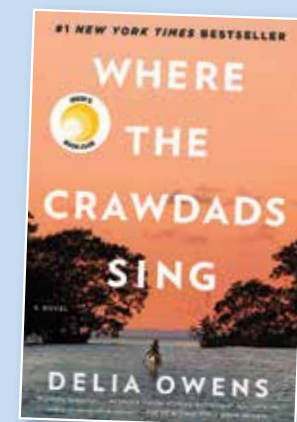


## Book Review: **Where The Crawdads Sing** by Delia Owens

REVIEW BY JACK SMITH

I am an avid reader and when the weather is nice, there is nothing better than sitting on the beach enjoying a great read. Last summer I couldn't help but notice that every other woman appeared to be reading *Where The Crawdads Sing*. I quickly wrote the book off as just another summer chick romance novel and when I saw my wife with a copy, I knew that I had been vindicated. I must be finally getting in touch with my feminine side though, because I absolutely loved this book.

For years, rumors of the 'Marsh Girl' haunted the Carolina low country town of Barkley Cove. Kya Clark is barefoot and wild, unfit for polite society. When Kya is six years old, she watches as her mother leaves it all behind and walks away, seemingly without a second thought. With the departure of their mother, the Clark family slowly but surely vanishes into the marsh, leaving Kya with one day of school and little else. Left to her own devices by the entire town, she begins a life of self-ed-



ucation including a natural understanding of the marsh and the animals who inhabit it. A born naturalist, she developed the skills to live in solitude forever. The time eventually comes when she yearns for human affection, and is drawn to two local young men, both of whom are intrigued by her wild beauty. Kya opens herself to a new and startling world - until the unthinkable happens. When one of the boys turns up dead, the whole town turns on Kya. To get a five star rating from stingy Jack Smith, a book must grab me from the first paragraph and hold my attention until the last page. This book does both.

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

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# Ready, Set, Renovate

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

It's August and summer is almost over. Kids are either back in school or heading there soon. Rental bookings are slowing down and now is the perfect time to update your rental condo or beach house. If you're a homeowner and your family has been on the go this summer, and you've put off those needed upgrades because of your busy schedule, there's no better time to start getting your home ready for the upcoming holidays.

Choosing something durable that will withstand the high heat and humidity here in Florida is especially important whether you are updating your rental condo, beach house, or your year-round home. In any scenario, Flooring Depot of Panama City, which boasts the largest flooring showroom in Bay County, has something that you will love. In fact, they have recently added two new major manufacturing lines—Shaw Floors and COREtec to the wide array of selection.



Shaw's name has been synonymous with the flooring industry since 1967. Now, some 55 years later, the manufacturer is still a leader in the industry with its luxury vinyl plank (LVP) and tile (LVT), laminate, hardwood, carpet, tile, stone, synthetic turf, and other specialty products which are created for residential and commercial markets worldwide. In 2016, Shaw Industries Group, Inc., a wholly-owned subsidiary of Berkshire Hathaway, Inc., purchased USFloors, which was the creator of COREtec. Bringing these two companies together is a one-two punch to the resilient flooring market.

Whether you need a product for one room or an entire home, chances are you can find something you like in their product line. "Both Shaw and COREtec offer a wide array of colors and designs in their luxury vinyl plank (LVP) as well as all their other products," says Kristen Carter-Rowell, sales manager for Flooring Depot of Panama City. "Not only are the products beautiful, but they are durable and built for how your family lives in the space. Their products are pet-friendly, waterproof, and offer long or lifetime warranties, all things that are important to homeowners."

According to the Shaw web-

site, their core philosophy is to create products incredible for the consumer, the retailer, and the earth, from design to product development. COREtec has done that by being the first to develop the patented waterproof, rigid WPC (wood plastic composite) core. Because the core structure is waterproof, it won't buckle or warp. It features an attached underlayment of cork, which is both sustainable and very durable. This underlayment blocks out the chill during the winter months and the noise. So, it's softer and quieter.

For Florida, luxury vinyl plank (LVP) or luxury vinyl tile (LVT) is perfect for the heat and humid climate, unlike traditional hardwood that can absorb moisture and warp. "The great thing about these products is that they resist wear and tear, stains and they never need sanding, sealing or refinishing," says Carter-Rowell, "unlike traditional hardwood floors. In addition, the designs come in such beautiful colors and patterns, no matter what you want your

finished space to look like, they have something perfect for your space."

If you are cruising through the websites and see pricing, don't be concerned about that, stresses Carter-Rowell. "We have had clients who have looked at the Shaw Floors website then come in and say they can't afford a particular product but are oftentimes pleasantly surprised. As a retailer, we look at costs, set our own pricing from there, and try to keep them comparable. Our sales team will work with any budget and have financing available if you want to do that."

As for the addition of these two product lines, Flooring Depot is committed to bringing you the best and latest products and designs. "This is an exciting time for us," says Carter-Rowell. "We have customers asking for these products, so we are happy that we now stock or can order them for customers. We think this is going to be a long and wonderful partnership with Shaw Floors and COREtec."

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COREtec

**Lifestyle**

# Design and Culture: Designer Spotlight – Sylvia Ignas

Sylvia Ignas has been a designer on the Gulf Coast for over twenty years. Originally from Poland, she came to the United States when she was eight years old and has resided in the area since she was eleven. In 1999, Sylvia received a Bachelor of Science in Interior Design from Florida State University. With experience from multiple local design firms along the Gulf Coast right out of college, she has been self-employed as an interior designer since 2003. Sylvia takes her clients' aesthetic and finds elements to incorporate that push the boundaries creating balanced and polished spaces. "Understanding my clients, what they want and elevating that aesthetic is the goal. Sometimes it is out of their comfort zone but in the end all my client's favorite design elements end up being those they took a leap of faith on. Most importantly your project, whether it be your home or a rental, is an investment. I want your space to be loved for a long time and it is important to me that the design of your space stands the test of time."



create chic spaces. The master bath has Calacatta Marble tops, marble floors and marble tile, a beautiful and traditional European look, mixed with modern lighting and light color tones on the cabinetry and walls. As well as the interior, the exterior also received a facelift. "Paint makes the biggest change when updat-



One of Sylvia's most recent projects was a modern facelift to a beautiful Spanish-inspired home. The space was brightened with a mix of modern touches but kept some traditional design elements which made it feel both luxurious, and fresh. A selection of a traditional cabinetry with a modern color, light countertops, and a beautiful dark stain on the custom shelving with the refinished wood floors creates a kitchen that is airy, inviting, and elegant. Modern, distressed tiles in light tones were selected for the sunroom and baths to



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ing the exterior of your project. I chose a soft white for this project. In addition to paint, we updated the columns to a square modern shape, replaced the lighting fixtures, and selected these warm Spanish style doors keeping to the Spanish architecture of the home."

Sylvia works on all types of projects from small condo remodels to new construction. You can view more of her projects on Instagram @SylviaIgnas. If you would like to schedule a consultation, you can contact her via phone at (850) 865-0413 or via email at SylviaIgnas@me.com.



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

The U.S. dollar has strongly performed year to date having risen over 10% as of this writing. That has positive and negative impacts on the U.S. and its economy. Former Secretary of State James Baker noted some time ago that the U.S. remains an economic powerhouse, and we think that still holds true today. It was Baker who as then Secretary of the Treasury, led the effort to weaken the dollar in the mid-80s in collaboration with several central banks around the world. If the dollar is too strong, that can hurt U.S. companies as it makes their goods and services more expensive in overseas markets. If the dollar declines that obviously aids international business. Add that as international investments accelerate any positive returns are in part, and perhaps significantly, due to the impact on exchange rates. Many investment houses have for some time suggested investors look into emerging markets funds and we think that a diversified portfolio should include that. We remain cautious however because we feel that any enthusiasm for returns from those markets has a weaker dollar as a key element for those returns. There is no way to be certain as to the direction of the dollar however we would expect the U.S. to work to ease its value soon. This might prove helpful as the economy continues to slow or perhaps if we are in a recession, as we believe we are now.

We see the economy continuing to slow due to quantitative (or monetary) tightening but also, as Fidelity Investments pointed out in their Quarterly Market Review last week, fiscal tightening. The U.S. deficit, as a percent of GDP, has gone down to 4% vs 12% a year ago.

#### We remain optimistic on muni bonds

As yields have risen so has investor interest in municipal bonds. Munis continue to offer

higher long term yields vs U.S. Treasuries which you would typically expect in all bonds. U.S. Treasuries at this point have relatively the same yield over the entire stretch of the yield curve. One interesting development on the muni market is the impact of the American Recovery Act (ARP) signed last year. That 1.9 trillion spending bill sends over \$350 billion to states and localities. We also take note that many states are running a surplus and will have this to add to their coffers. This is another reason we see munis growing in attractiveness. Most munis are held by individual investors (vs institutions) but many of those tend to invest in short to intermediate term munis vs longer term. We take note that Lord Abbett (a mutual fund company) has pointed out that longer term munis have outperformed short and intermediate munis over time.

We remain optimistic on the health care, biotech and consumer staples stocks/sectors.

We take note from history that these sectors tended to perform stronger in past downturns or recessions and think investors should give them consideration. Note that biotech would be considered more speculative, so we suggest investors govern their actions accordingly. Major U.S. pharmaceutical companies as well as medical equipment, facilities and health insurance would comprise the health care sector. Consumer staples, from groceries to food staples and household items have also tended to perform strongly in past downturns. We also note that the U.S. banking sector continues to report that it is in strong financial shape at this time and that investors should take that into consideration as well. We do see inflation slowing as key drivers of shelter, transportation and materials have all come down in prices throughout the month of July. We will see by mid-August what the Labor department will report but remain optimistic that inflation will slow.

#### We are cautious on housing, materials, crypto and world energy markets.

We take note that prices for houses (while pending home



sales have continued to drop) have continued to increase. Here is the interesting part of that: The price appreciation and pending sales are mainly for homes above 500k while prices for homes on the lower end of the scale are eroding. We are seeing the same trend by the way on electric vehicles: Demand and prices are higher for more affluent Americans. Major U.S. car makers are in the meantime forging ahead with making medium and lower cost EVs available for mass production and at considerably lower costs than current EV manufacturers. The legacy U.S. automakers might be worth some consideration if investors agree with that.

The world energy picture continues to demonstrate concern for Europe (which could be headed for severe recession) but there is hope that the Middle East producers might be able to close the gap from European countries moving away from Russian supply. Still, years of underinvestment in fossil fuels and nuclear energy are proving to be challenging for Europe over the short run. Most of Europe would be considered Developed Markets (DM, vs Emerging Markets or EM). Much of the emerging world is ramping up investment in nuclear plants with upwards of 300 planned over the next decade. The U.S. currently has 95 nuclear plants in operation with perhaps two coming online this year. Nuclear is gaining more and more attention because despite the risks most people fear, it may not be as lethal as believed. Bjorn Lomborg of the Copenhagen Consensus Center notes that mortality rates are vastly higher from fossil fuel emissions than from accidents or operations of nuclear facilities.

As always, we encourage investors to make decisions over time vs overnight and to take

historical patterns into consideration when making their investment decisions.

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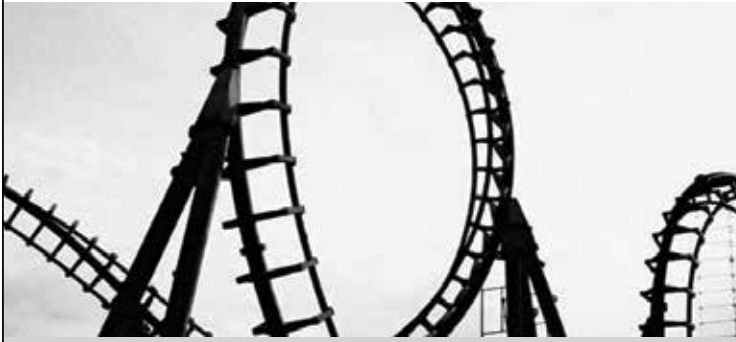
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Investing in oil involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.

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.







### Up, down or sideways: Keep your head on straight when markets move.


Some investors have learned how to ride out the most stomach-churning market cycles. Others follow the urge to jump out mid-ride. So what can you do to play it smart in a roller coaster of a market?

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# Understanding the Florida Property Tax Cycle



you are new to Florida, you may be unfamiliar with the specifics regarding Florida's property tax process and cycle.

In Florida, the Property Appraiser is responsible for maintaining the tax roll. If you have questions regarding your property assessment, need to update your address on your property tax account, or want to apply for an exemption, you will need to contact the Property Appraiser's Office at (850) 248-8401 or online at BayPA.net.

We're still a few months away from collecting property taxes, but as new residents move to Bay County we wanted to make sure all taxpayers understand the property tax cycle in Florida.

Each state's property tax laws are different. Collection times vary between states as do the names of the agencies responsible for collecting. If you own property in multiple states, or if

Florida collects property taxes in arrears meaning property is assessed on January 1, but you are not billed until November 1. Property owners have from November through March to pay property taxes before they become delinquent.

This month the Property Appraiser will be sending out the TRIM notice. This notice

## Property Tax Process

- Notices mail November 1st.
- Online roll available in mid-October; BayTaxCollector.com.
- Owner updates will not show on the Tax Collector's website until the 2022 roll is available in mid-October.
- Pay by November 30th to take advantage of the 4% discount period.
- You can pay online with an e-check for FREE.
- Once paid, your downloadable statement will show your payment information and can serve as a payment receipt.

shows an estimate of your property taxes based on the proposed millage rates of the taxing authorities, property values and current exemptions. It also notifies you of the proposed tax rates of each taxing authority as well as the dates and times those

taxing authorities will hold their public meetings to discuss the

budget. Finally, the TRIM notice also provides a deadline date in which to file a formal appeal with the Value Adjustment Board (VAB) if you disagree with the estimated market value of your property as determined by the Property Appraiser.

Keep an eye out for your TRIM notice this month, if you have questions regarding your TRIM notice, please contact the Property Appraiser's Office at (850) 248-8401.

Please visit BayTaxCollector.com for more information related to property taxes and the other services provided by the Tax Collector's Office.



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# Ask Apex: Insurance Claim Denied?



By JEREMY NEEL

Have you ever had an insurance claim denied? There are several reasons a claim can be denied.

1. The incident was not covered in your insurance policy. It is extremely important to read an insurance policy, and understand which perils may be covered and which ones are not before filing a claim. For example, your neighborhood floods, and you have not been covered by flood insurance, then your claim would be denied.

2. The premiums have not been paid in a timely manner. If your insurance company has not already canceled your policy, they have the right to deny your claim for late payments of your premiums.

3. Acts of negligence of the homeowner. For instance, you have a hot water leak, and you attempt to fix the problem on your own instead of hiring a plumber, this would be considered negligence. Your claim could be denied because of improper maintenance involving the hot water heater.

4. You may not have enough coverage on your home. Homes can be insured for either Replacement Cost or Actual Cash Value. Replacement cost would be the price to restore the home to comparable conditions as when the home was first purchased. Actual Cash Value is the cost of replacing the home back to current conditions minus depreciation, or the market value of your home. Once again, it is extremely important to make sure you have enough coverage on your home should you ever need to file a claim due to water, fire, mold, or other perils that may effect your home.

5. Not filing a claim in a timely manner. Waiting too long



to file a claim could result in the denial of your claim. It would be advantageous to discuss with your insurance company the time frame in which to file a claim, just in case the occasion should arise.

6. Filing a claim under false pretenses. Once a claim is filed, an insurance adjuster will come to your home to prove it is worthwhile for the insurance company's payment for necessary repairs. If the adjuster finds you have not been truthful with your claim, or the damage is not as extensive as he/she can prove, your claim may be denied. Taking pictures of your property, once your policy is written, and after damage has occurred, would be helpful to your adjuster.

Here are a few ways to minimize denial of a claim:

1. Get to know your homeowner's insurance policy, front to back. Understanding what perils are covered and which ones are not will play an important role when unexpected incidents occur.

2. Increase your coverage when necessary. For instance, should you build an addition to your home, or remodel your kitchen, you will need to increase your coverage as your value will increase.

3. Pictures, pictures, pictures. Taking inventory and pictures of your belongings and the structure of your home can benefit the adjuster, or, if necessary, prove your case should your adjuster deny your claim.

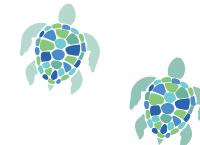
4. Let your insurance agent know of any life changes, such as marriage, or addition of residents into your home. In this case, the added possessions should be covered in your insurance policy.

5. Review your policy at least once per year. Should you have any questions regarding your homeowner's insurance policy, your insurance agent would be glad to explain your coverage.

It is best to have the questions answered before an event occurs caused by an emergency. In this manner, you are properly prepared to handle the stress that comes with the unexpected.

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you have an emergency water loss or mitigation needs, please contact Apex at (850) 660-6900.



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 Business

**ST. JOE**

*continued from page 1*

the company has developed, Wilkes said. This fee applies the first time a property is sold, and on each resale. In recent years, the foundation has received around \$2-3 million it can reassign for community grants annually, but with the spike in real estate values since 2020, officials anticipate this year's intake might top \$6 million.

Grant outlays are approved by the foundation's board of trustees, who meet every two months or so to consider applications, Wilkes said. Current trustees include St. Joe CEO Jorge Gonzalez, Senior Vice President Rhea Goff and company General Counsel Lisa Walters.

Thus far in 2022, the foundation has awarded grants to 75 organizations throughout Bay and Walton Counties. Grants are awarded in four general categories: education, health care, the arts and environmental stewardship. "We're already up to \$2 million [in grant outlays] this year," Wilkes said. "I have another \$2 million in re-



quests before the board." If the current transfer fee projection holds, the foundation anticipates it will have an additional \$2 million available for grants this calendar year.

Wilkes said she is particularly proud that the St. Joe Community Foundation has been able to assist organizations dedicated to improving the quality of life for local residents.

The roster of 2021 grants covered a wide spectrum of activities throughout the two-county area. Last year, the foundation issued \$1.9 million in grants, with that largest share -- \$1.06 million -- targeted for educational programs. Grants also included \$424,077 for healthcare projects, \$276,600 for community programs, \$141,700 for cultural arts, and \$26,500 for environmental stewardship.

For the Panama City Beach

area, grants included \$6,000 to Arnold High School for theater costumes, \$10,000 to Keep PCB Beautiful, \$10,000 for PCB Turtle Watch, \$10,000 for West Bay Elementary School, and \$10,000 for the Arnold High School library. Larger grants for area educational and health care programs included \$40,000 for startup supplies for the new Walsingham Academy and \$150,000 for the Frank Brown Park Aquatic Center.

Wilkes said the most unusual grant she recalls the foundation approving was five years ago for the Future Farmers of America program at Bozeman High School. The students had raised a prize-winning heifer but had no way to transport the animal to other FFA events around the state. The foundation awarded the school an \$11,000 grant for the club to purchase a covered

trailer, she said with a smile. (The trailer has since proved quite valuable in other ways; after Hurricane Michael devastated many local farms, it was used to move livestock to less-damaged farms where the animals could be fed and cared for.)

Wilkes urged local organizations to consider applying for grants if they have a genuine need. The only requirement is that it be currently recognized by the Internal Revenue Service as a 501(c)(3) non-profit organization.

To acquire tax-exempt status under Section 501(c)(3) of the Internal Revenue Service code, an organization must be organized and operated exclusively for purposes recognized



by the law, including charitable, religious, educational, scientific, amateur sports and literary purposes. The organization cannot be structured to benefit private interests; no net income can benefit any private shareholder, and there are strict limits on any political activity and legislative lobbying.



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## St. Joe Community Foundation: How to Apply

Grant applications can be submitted online. Funding requests are reviewed according to the foundation's guidelines, and then reviewed for approval by the St. Joe Community Foundation board of trustees at pre-scheduled meetings. The amount granted is dependent upon the availability of foundation funds during the grant year. Organizations with ongoing programs can re-apply for funding annually.

**Grant guidelines:** [www.joe.com/community-foundation/grant-guidelines](http://www.joe.com/community-foundation/grant-guidelines).

**Online application** (found at the foundation web site): [www.joe.com/community-foundation](http://www.joe.com/community-foundation).

**Other contact information:** St. Joe Community Foundation, Attn: April Wilkes, Executive Director, 130 Richard Jackson Blvd. Suite 200, Panama City Beach, FL 32407.

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