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Postal Customer Local

It's Almost Time for the 2nd Annual PCB Fishing Rodeo!

By James Pulliam

It's been quite some time since Bay County has had a big fishing tournament in the area that brings a large audience to the area, as well as putting a big spotlight on the fishing industry... and that is exactly what the PCB Fishing Rodeo is doing. Born by necessity and the brainchild of Joe Laymon (PCB Fishing Rodeo Tournament Director), the Rodeo had its first ever debut last year in 2021. With over 100 participants registered and over 10,000 people passing through, the first inaugural PCB Fishing Rodeo was a huge success. It is now that time of year again: the second annual PCB Fishing Rodeo will be hosted at Capt. Anderson's Marina from September 23 through October 9. After the success of the first year, we decided to go even bigger and better. We still have the same 17 days of fishing and competition. This year though, we've added different events during the Rodeo





itself. Every Sunday during the Rodeo we will be hosting "Worship on the Water" from 8:30 - 9:30 a.m. Not only has a worship service been added, but we will now be having a food truck festival (October 8 from 11a.m. - 7 p.m.), a 5k on

October 1 (8-10 a.m.), a "Battle of the Bands", October 1 (7-10 p.m.), a Jeep cruise-in, a women's day, and a military appreciation day. We will also still be having the PCB Kids Fishing Rodeo hosted by The Reel Ladies of Panama City

Copil Attiturenza Martina

Beach on October 1 from 10 a.m. - 1p.m.

Last year's tournament was extremely action packed and full of competition. With each

RODEO continued on page 3

Thar Be Pirates!



Ahoy mateys and fair maidens! Visit Panama City Beach invites medieval revelers and swashbucklers of all ages to join in the celebrations of the annual Pirates of the High Seas & Renaissance Fest. Setting sail on October 7-9, 2022, the action-packed weekend will feature fireworks, a renaissance fair, a pirates pub, live entertainment, parades, a treasure drop and more! In addition to plenty of pirate-themed activities, attendees can experience an enchanted artisan marketplace and medieval games with the new addition of the Renaissance Fest.

"We are thrilled to host this

PIRATES continued on page 3





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PIRATES

continued from page 1

year's Pirates of the High Seas Fest with the exciting introduction of the Renaissance Festival, says Dan Rowe, president



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and CEO of Visit Panama City Beach. "This is one of our most fun and unique fall events here at the Real.Fun.Beach, and we have an fun-filled schedule of pirate and medieval-themed adventures for families to enjoy."

Beginning October 7, follow the clues and embark on the exciting treasure hunt in Panama City Beach. In-person participants can scan the QR code found on the Pirates of the High Seas Fest webpage or download the GooseChase app and enter the game code: PIRATES to begin. The app will provide clues as participants navigate their way through the treasure hunt. To prepare for your voyage, Pirate Swag, which includes a bandana, foam sword, pirate tattoos and an eyepatch is available for pickup at the Visitor Information Center, Aaron Bessant Park or Capt. Anderson's Marina (Sunday Only). The first 25 participants to complete the treasure hunt will receive a ticket to Panama City Beach's Skywheel attraction. Online treasure hunters can start the virtual hunt on the Pirates of the High Seas Fest webpage and will receive their prize in the mail upon completion.



Celebrating the legacy of the pirates who once roamed the Gulf of Mexico and pillaged the Emerald Coast, this one-of-a-kind festival tells the tale of Dominique Youx and his krewe of loyal buccaneers through staged pirate battles and storytelling. Attendees will learn the famed legend of the mighty men who fought to defend Panama City Beach from invaders looking to steal the destination's jewels in the early 1800s.

To see the full schedule of events please visit www. visitpanamacitybeach.com/pirates-of-the-high-seas.

For more information, follow Visit Panama City Beach on Facebook or visit https://bit.ly/3zoMw8P.

RODEO

continued from page 1

team all looking to claim first place in their respective categories, we had a lot of fish weighed in. Some of the more notable fish are:

1st place Wahoo – 49 pounds – Kelley Girl Charters

1st place Amberjack- 70.2 pounds – Tail Hunter Charters

1st place Shark – 250.7 pounds – Lady Kelley Charters 1st place Grouper- 38.6

pounds – Chances R Charters 1st place Vermilion Snapper

5.0 pounds- Heritage Excursions
 1st place Black Snapper – 8.4

1st place Black Snapper – 8.4 pounds – Florida Water Sports 1st place King Mackerel –

36.0 pounds – Perra Mala

With more participants this year, we can guarantee you that it will be even more action packed than last year.

This is a free event and open to the public. Weigh-ins will be held daily from 10 a.m. - 7 p.m., with food trucks, vendors, live musical acts from Nashville, Orlando, and favorite local artists every Friday, Saturday, and



Sunday of the event. Let's also not forget that the Pirate Festival is back this year. On October 9 (the final day of the Rodeo), Capt. Anderson's Marina will be hosting Pirate Fest 12 noon - 5 p.m., the award ceremony of the Rodeo 7-8 p.m., and fireworks start at 8:15 p.m.

We can't wait to see each and every single one of you during the event. Mark your calendars, September 23 is opening day. See you all there!









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PCB Chamber Established Member Spotlight



Sea Screamer: Best Dolphin Cruise!

The Sea Screamer Cruise is an exciting way to experience the beauty of Panama City Beach on a boat tour. The spacious and comfortable twin turbo powered 73-foot boat offers a smooth yet thrilling ride unlike any other. While taking in the beautiful scenery, tour throughout the Shell Island waters and near the State Park area jetties, then go for a refreshing 10-mile ride alongside the world's most beautiful beaches and resorts or, join us on a Panama City Beach dolphin tour or sunset cruise. The fun captain and crew will exceed your expectations! Part of their mission is to describe all the fascinating sights and points of interest that you will take in as you cruise along the Emerald Coast. Our informative captain, who was born and raised in Panama City, will tell everyone about the local area's history and the captivating marine wildlife. Even the crew pitches in with the occasional nautical sea-tale! Of course, the pleasant tropical tunes playing onboard just add to the atmosphere, especially during the spectacular sunset cruise.



Don't forget your camera because you wouldn't want to miss that once-in-a-lifetime picture or video of playful dolphins splashing and surfing in the Sea Screamer's wake. During the

trip, our enthusiastic deckhand will hoist aboard a crab trap to show off some of St Andrews Bay's interesting ecolife as part of what we call the "critter encounter." Worried about overheating? Stream-machine water launchers offer a great way for kids to really cool off during those warm summer daytime trips. From the Lil' screamers to those amusing older screamers, this two-hour excursion is enjoyed by all ages. Whether you cruise on the original Sea Screamer or our new Sea Screamer 2, it's our crew members' quest to make this the highlight of your visit to Panama City Beach. Just be sure to leave your coolers (and drinks), strollers, spray sunscreen, and chewing gum at home, as they aren't allowed on this two-hour cruise.

Cold refreshments, beer, wine, and snacks are available to purchase. Clean and spacious restrooms are below deck.

Open February-December. Reservations are highly recommended. Call us today at (850) 235-3000!

Visit PCB Takes Home Award

Visit Panama City Beach's Chicago nonstop flight social media campaign won the esteemed Destiny Award at the 2022 U.S. Travel Association's ESTO awards ceremony. The event was held August 6-9 in Grand Rapids, Michigan. The Destiny Awards recognize excellence in destination marketing on a national level, in addition to fostering the development of imaginative and innovative destination marketing promotion programs and activities.

"We are honored to receive this award for the Chicago nonstop flight campaign," said Visit Panama City Beach President and CEO, Dan Rowe. "As the destination's first-ever nonstop flight from Chicago, this new offering presented an extraordinary opportunity for Visit Panama City Beach to grow its audience and bring more travelers to the Real. Fun. Beach. This incredible achievement and recognition from the U.S. Travel Associ-



ation truly reflects the dynamic work and creativity of the Visit Panama City Beach team."

Through the "Real Fast to the Real.Fun.Beach" campaign, Chicago residents were encouraged to book a flight to Panama City Beach and experience alternatives to popular activities in Chicago. Visit Panama City Beach sought to create increased brand awareness for new audiences by spotlighting the best of the destination and its many vibrant personas.

The campaign resulted in a new, valuable audience discovering fun and excitement in Panama City Beach, along with increased website and social media engagement and record number of passengers (1.6 million) flying through Northwest Florida Beaches International Airport (ECP) in 2021 than ever before.

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PCB Chamber New Member Spotlight



Introducing: Tire Brokers of Panama City Beach

If you hear the words "car tires" and get excited, then you've probably met Ashely Pelham at Tire Brokers off Thomas Drive. Pelham has been in the auto repair business since the tender age of 14. Now, at 40, his enthusiasm, hard earned knowhow and customer-oriented approach makes Tire Brokers the sort of place you'd feel good about going when that funny rattling noise under the hood that you've been meaning to have fixed starts doing that thing again. Even though tires are in the name, Tire Brokers actually offers a full range of mechanic services, from oil changes to brake work, alternators, belts, and more, in addition to everything tire-oriented of course.

Pelham has been in this business for 26 years now, and it all started when he got a job at a tire store down the road from his home in Alabama. Even then his fascination with all things automotive was strong. "I wanted to buy a service truck to go out and change tires and my dad said there's no future in it," remembers Pelham with a



TIRE BROKERS

laugh. "Now I've got six." He worked there at the tire store until he finished high school and went to college for a while before landing a job managing the Goodyear store in Alexander City, Alabama. From there, he moved to another tire store, and in 2012 opened his own business in Troy with four employees. Fast forward to August of 2022: now Pelham has 23 employees and a second store

newly opened in Panama City Beach

Central to both of his locations is the belief that people matter, whether they're his employees or first-time customers. Posted on his conference room door is a sign: CFO asks CEO: "What happens if we invest in developing our people and then they leave us?" CEO: "What happens if we don't, and they stay?" This desire to build meaningful relationships with his employees spills over into the care, and honesty, they show customers. "We're up front people," says Pelham, "honest people. I'm going to be up front and say, 'I think this is what's wrong with it." He also makes it clear that he wants his employees to treat every car that comes through the door like it's your mother's car: "I'm not going to put a cheap tire on your mama's car!" Pelham even gives his cell phone number out to clients so they can call him if they get in an after-hours auto-related jam - not surprisingly, his phone rings often.

Additionally, Pelham does

everything in his power to make sure every car is seen the same day. "I don't make appointments, we're first come, first serve. We do all we can get to in a day. It's not going to take us four hours to fix a flat. We try to get you in and out." For the month of September, Tire Brokers will also be offering a 20% discount (with ID) for military, fire, police, and other first responders.

Tire Brokers is located at 506 Thomas Drive, and open 7:30 a.m. to 5 p.m. Monday - Friday.







Coffers Full, Beach Accelerates Street Construction

By Ed Offley

Panama City Beach is gearing up for a major public works spending campaign in the upcoming 2022-23 fiscal year that will accelerate modernization of the city's street system under the Community Redevelopment Area (CRA) program.

Flush with anticipated revenues of \$58.3 from surging business tax revenues and other sources, as well as \$13.7 million in projected state and federal grants, City Council was expected to pass a record \$72.6-million budget at its meeting on September 8. That represents a \$29.2-million, or 67 percent, hike over the 2021-22 city budget of \$43.4 million.

Beach Mayor Mark Sheldon called the budget a "roadmap for the future." Following formulation of a city Strategic Plan and a detailed citizen survey in 2020, City Council opted to accelerate completion of the CRA blueprint to modernize and enlarge traffic capacity on the city's street grid.

Now in its twentieth year, the CRA project is upgrading the

city's aged two-lane street system with widened roadways, dedicated bike and trolley lanes, underground utilities and drainage, lighting and landscaping.

"Seeing the growth in our community, we can no longer afford to delay completion of the CRA," Sheldon told PCB Life. "This Council is committed to seeing this project through as quickly as possible for the benefit of our entire community." The work will be funded by a two-stage bond issue raising \$80 million to cover construction costs. The first \$40-million bond issue has been raised, with the second \$40-million to be issued within the next year or two, Sheldon said.

In several workshops held during August, City Council reviewed the ambitious public works program that will utilize \$66.2 million for CRA construction, a whopping 220 percent hike over the \$46 million allocated for the current fiscal year. This includes \$35.9 million in partial funding for three additional segments of Front Beach Road running from Lullwater Drive to



Richard Jackson Boulevard: \$4.5 million for Powell Adams Road, and \$2.3 million in initial funding for Alf Coleman Road. The five street projects will require another \$53.7 million in 2024 and \$25 million in 2025.)

While the capital budget for 2022-23 and beyond aims at accelerating CRA construction, officials declined to provide a projected end date for the massive roadway project. Originally structured for completion in 2031, the program suffered two major blows a decade apart the Great Recession of 2008 and Hurricane Michael in 2018. This prompted City Council in 2019 to authorize extending the program deadline as the situation dictates. In addition, some delays have occurred in the last two years because of supply chain disruptions stemming from the COVID-19 pandemic.

But financially, city officials are confident about hastening construction.

"We have enough money," Assistant City Manager Holly White told Council at an August 23 workshop. "Over the next five years we're in good shape to fund these projects."

Another major project on the drawing board for 2022-23 include a 15,600-square foot Community Center Annex at Frank Brown Park for expanded recreational activities, while also serving as a short-term hurricane shelter for up to 2,100 people. The \$8.1 million structure will be designed to safely withstand a wind speed of 200 mph.

Also funded is a \$3.9-million down payment on the proposed \$21-million offshore outfall project designed to transport storm outfall from Lullwater Lake west of Pier Park to a point between 1,200 and 1,500 feet offshore. The underwater pipeline will minimize the odds of flooding in nearby neighborhoods. White said that while future-year funding for the project has not yet been locked in, the city will have time to secure the funds.

In addition, the city proposes to spend \$7.7 million to reconstruct Fire Station 31; \$3.6 million to relocate Fire Station 32; \$1.55 million for an east end police substation; \$1.9 million for a police K-9 facility; \$12.2 million for lighting at Frank Brown Park, and \$1 million for a firefighting training tower.

The budget calls for a modest increase in city staff, with fourteen new positions created in 2022-23, bringing the city workforce to 389. This includes eight new slots in the police department (six police officers, a new dispatch receptionist and an IT specialist), and three positions in fire rescue (one firefighter and two lifeguards).

Since unlike most localities in Florida, Panama City Beach relies on the 1 percent business sales tax instead of ad valorem property tax, city residents will feel little to no impact from the ambitious capital budget plan, said Beach spokeswoman Debbie Ingram.







Bravery Blades: Raising Money To Support the Blue

By Brittany Kirke

Last December, we met the knife-crafting veteran Michael Olson and his furry sidekick, Ruger. This dynamic duo is back at it again with more custom creations to back the brave men and women who put their lives on the line protecting our country.

"Truly America's bravest firefighters, finest police... you know that thin line between chaos and civilization is that thin blue line on these knives."

Almost one year later, his skills have improved tenfold and he is slowly but steadily increasing his inventory and tool kit. Michael is a disabled Navy veteran who endures severe and chronic pain after an accident during a fire in PCB. If you'd like to read more about Michael's story, check out the original interview with him here: mypcblife.com/honing-his-skills-to-help-others-veteran-michael-olson-makes-knives.

This year, Michael has an exciting lineup of events to raise even more money than last year for local fire and police departments and veteran's groups alike. Recently, he completed and



auctioned off a four piece set of knives for the American Legion Hospice Center in Bay County for around \$24,000. He has worked with the Children's Advocacy Center in the past and plans to do another raffle with them again this year. He also is planning to start a fundraiser for the Bay County Teen Suicide Prevention Hotline.

Michael has displayed a knife very near and dear to his heart at the Thomas Drive Fire Department. This knife dons the call sign "29-26," the same call sign his wife took on. She passed away ten years ago this July and continues to be a light in Michael's life as the inspiration to start his journey in knife-crafting. He is currently partnered with Copeland's Gun Shop in Freeport, FL, Argyle Fire Department near DeFuniak, FL,

and the Walton County Police Department to auction off other custom creations and is more than appreciative of their continued support.

Coming up in November, the Warriors Beach Retreat will be hosting their annual fundraiser and he will be contributing a custom piece for them. Mike has also crafted a knife in collaboration with the IGY6 project and will be raffling it off to send the proceeds to another veterans group. It features the IGY6 logo and has salvaged wood from Ground Zero (9/11) embedded in the handle. This knife is currently searching for a host near Tyndall Air Force Base, so if you or someone you know would like to connect with Michael to coordinate a raffle, please contact him via text at (754) 248-6915 or visit his Facebook Page to send him a message, www.facebook. com/michael.olson.10888938 (Michael Olson).

And be sure to follow along with what he does in the future: he is currently holding online auctions to sell his stock in addition to his auctionable knives!

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Robert Reynolds' Latest Book Digs into Local History

By Jamie Zimchek

Once upon a time not so long ago, there was no bridge over Lake Powell. In fact, there wasn't even a Lake Powell, known then instead as Lake Powiller. There was no Camp Helen State Park, no Pier Park, no Northwest Florida Beaches International Airport nor many of the other amenities locals - and visitors - have come to appreciate. Seaside? Rosemary Beach? Not there. And aside from a few fledgling feeder roads linking what is now US 98 to beaches west of Inlet Beach, no 30A. It's the unexpectedly intriguing history of 30A specifically that Robert O. Reynolds brings to life in his book "Pathway to Paradise on Florida's Emerald Coast." Though the emphasis is on a region west of Panama City Beach, there are enough familiar names and places included to make this of interest to anyone who's spent so much as a week in the area, with surprises to also hold the attention of those long-term residents who've seen it all.

Reynolds isn't a historian by trade, nor from the area, but he's been coming to the region since the 1950s, which gives him perspective (and anecdotes) that those who have more recently discovered the treasures of the Emerald Coast wouldn't other-



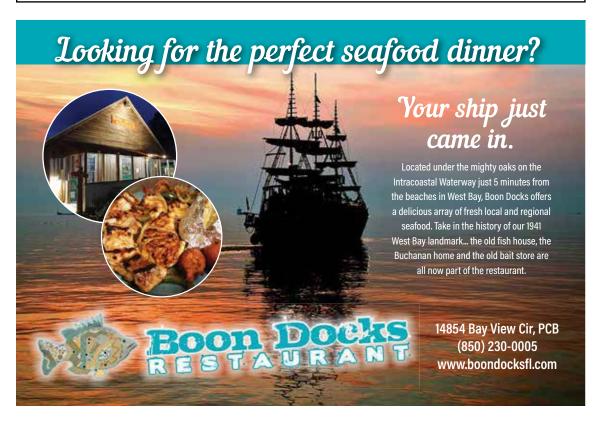
wise be privy. "I was raised in Montgomery, Alabama," Reynolds explains. "My father was a radiologist, my mother was into all kinds of things - she's sitting there in Montgomery and there's no ocean. Everyone goes to the lakes. We did a little bit of that, but that wasn't enough for my mother." They started making summer sojourns to Destin. "Once she saw the Gulf Coast that was it. Forget the lakes," he remembers with a laugh.

Over time, they started exploring coastal communities like Panama City Beach, Seacreast, and finally Seagrove, where they eventually bought their summer residence. A developer from Panama City, C.H. Mc-Gee, Sr., had purchased 160 acres of land right on the gulf for \$75,000 in 1949; this land became Seagrove Beach, an intimate community in those days with amenities limited to the tiny Seagrove Beach Real Estate office and Seagrove Village Market. The latter kept visitors stocked with groceries and gasoline and boasted the area's lone payphone while the former handled would-be home owners who had discovered the appeal of gulf-coast living. And forget a quick trip over to Grayton Beach: In these days, there were no connector roads between coastal communities. Any eastwest movement required driving back to what is now US 98, over, and then back to the coast. It wasn't until the mid '70s that 30A drivers could start in Gravton Beach and make it all the way to Inlet Beach via Seagrove.

After his death in 1954, McGee Sr.'s son, C.H. McGee Jr. (aka "Cube), took over Seagrove, selling the Reynolds family their home and teaching young Robert how to drive a jeep on the sand. John Fonville (of Fonville Press association) was another local. "I used to go observe the stars from the bluffs up there," remembers Reynolds. "John Fonville lived behind us, and I would go to Fonville's house and get his tarps to hang up to block the light from streetlights and neighboring homes so I could see the fainter stars." Reynolds interest in his natural surroundings didn't end with astronomy however, and there's a chapter devoted specifically to "Plants You'll See on 30A," another on coastal dune lakes and still another on the creatures inhabiting this stretch of coast. Of course, local communities such as Seaside, Alys Beach, Rosemary Beach, and Santa Rosa Beach take the spotlight, but there are plenty of other honorable mentions. Happily for the reader his tome also includes background on Eden Gardens, now a state park, but back in the day the area's most note-worthy haunted house.

For a deeper dive into the region's secrets and favorite communities, track down a copy of "Pathway to Paradise on Florida's Emerald Coast" at Sundog Books in Seaside, Hidden Lantern in Rosemary Beach, Seagrove Village Market in Seagrove, or find it online at emeraldwaterspress.com and Amazon.com.





Free ComicsPlus!

The Northwest Regional Library System (NWRLS) has expanded its subscription access to all patrons to include ComicsPlus. ComicsPlus has a Children's/Teen Collection and a Full Collection that includes adult titles of digital comics, graphic novels, and manga from a variety of library friendly publishers. Every title is available 24 hours a day, 7 days a week on your computer, tablet or phone.

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Popular titles include Big Nate, Chi's Sweet Home, Minecraft, Stranger Things, Enola Holmes, Avatar: The Last Airbender, and Lumberjanes. There are also several graphic novelizations of literary classics from Charlotte Brontë's Jane Eyre to H.G. Well's 20,000 Leagues Under the Sea just in time for the school year.

For more information about Northwest Regional Library System services and databases, visit www.nwrls.com or call (850) 522-2100.



Fishing, Rodeos and Pirates!

By Pam Anderson

As Red Snapper season comes to a close, we are catching some nice sized Triggerfish and Vermilion Snapper, but the reel fun starts September 1 when Greater Amberjack season opens again. Charter boats and Guide boats are both gearing up for some great fun with the fall fishing season. Head boats will be heading out daily, too, on 5 hr, 6 hr., and 10 hr. trips!

With the fall season, we have cooler days but plenty of sunshine. Fishing (catching) usually increases in the fall says Capt. Mike Sullivan. Mahi Mahi, or dolphin (fish not porpoise), as well as King Mackerel are usually plentiful trolling near the coastline, about 5-6 miles out.

Besides some offshore fishing, by request the 10 Guide Boats here at Capt. Anderson's Marina offer some great inshore fishing for Redfish (Red Drum) and Trout. Our guides are some of the best in NW Florida, so if inshore fishing is your thing, be sure to check them out in person or online.





Private charter boat captains here have routinely provided some of the best catches



of reef fish and migratory fish like Spanish Mackerel and King Mackerel. They are always fun to catch and great eating too! Occasionally you can hook into a nice wahoo - and you'll find out how it got its name! What fun!

Our PCB Fishing Rodeo is starting September 23, so be sure to enter your boat, kayak, or get your charter and guide boat picked out. Everyone wants to be a winner and there are plenty of winners in this Rodeo! The Rodeo runs through

October 9 with the traditional end of the Pirates of the High Seas Fest-YAY! The Pirates are back!!

Speaking of that, kids get your water-guns polished and your favorite pet groomed for the activities on October 9. Pets will get to prance around the Festival area with Pirates and their ladies in the Pirate Pet Parade, all on October 9! The Capt. Anderson III will be chasing those rascally pirates out to sea with its 150 water-guns.

In addition to this high seas

excitement, Bay Community Events, a new non-profit organization, is hosting some great speakers at the Capt. Anderson Event Center. Check them out at BayCommunityEvents.org for more information.

Speaking of the Event Center, have you planned your Fall and Holiday Events yet? Time and space is running out, so be sure to check it out for Fall Festivals, Christmas parties, Weddings, Seminars and such. What a beautiful facility and what a magnificent view of Grand Lagoon - can't beat it!

More info on all the great opportunities in the Grand Lagoon area can be found at www.grandlagoon.com.

When planning your fishing trip, remember Capt. Anderson's Marina... home of 3 large Head-boats, 35 private Charter Boats, 10 Guide Boats and 4 Dive Boats... and Shell Island/Dolphin Cruises.

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CaptAndersonsMarina.com



Community



Let's Get Growing with Julie:

Favorite Things Part II – Herbaceous Perennials

By Julie McConnell, UF/IFAS Extension

Last month I highlighted a few of my favorite shrubs and this month I am going to talk about herbaceous perennials. Let's start with an explanation of an herbaceous perennial. Herbaceous indicates that although the plant may get woody stems during the growing season it typically has soft "herbaceous" stems that die back to the ground in the winter (or heat in

some cases) and then sprout new soft tissue the following year. Perennial indicates the plant typically lives for more than 2 years.

Dotted horsemint, Monarda punctata, is one of my favorites because of the number of beneficial insects it attracts. The summer "flowers" are actually cream, pink, and lavender bracts surrounding the floral structures. Horsemint has a very wispy open growth habit maturing at 2-4' x 2-4' that is perfect for a cottage garden. If you like a tidier, more compact plant, it is tolerant of pruning. This plant is in the mint family so the foliage is fragrant when crushed. Fair warning - this plant will reseed in your garden, but it is easy to pull out to relocate or share seedlings with a friend. Horsemint is native to Florida so tolerates sandy, infertile soil, full sun or part shade. Pollinators, butterflies, and hummingbirds can't resist horsemint so it's great to stake out with a camera!

Firebush, Hamelia patens, is another summer flowering native plant that peaks as many other plants are succumbing to the heat. Bright yellow-orange tubular flowers attract hummingbirds and butterflies. New growth has reddish stems that contrast with the green leaves and a splash of color even before blooms appear. In one season this plant may reach 5-6' in North Florida gardens but will die back to the ground after a hard frost. For the best bloom, place this plant in full sun with well-drained soil. Firebush is moderately salt tolerant so it can be used in coastal landscapes.

Swamp rose mallow hardy hibiscus, Hibiscus moscheutos, is one of those plants that surprises me each summer. I nearly forget it exists then large light green foliage starts to emerge from the crown followed by dinner plate sized flowers! The showy blooms only last a day, but the plant will continue to flower off and on throughout the summer. This is another native plant, so it performs well in our climate and as the common name implies is tolerant of moist soil. Full sun promotes the best blooming, but it can tolerate some shade. Ma-







ture size in a season ranges from 3-6' tall and 2-4' wide.

All these plants will die back when we experience a hard freeze, so keep that in mind when choosing a location in your landscape. The initial cold damage may look unsightly until it is appropriate to cut back, so try to incorporate it with plants that will hide or distract from that awkward stage.

For more information on these plants check out the links below:

Horsemint https://gardeningsolutions.ifas.ufl.edu/plants/ornamentals/horsemint.html

Firebush https://gardening-solutions.ifas.ufl.edu/plants/ornamentals/firebush.html

Swamp rose mallow https://nwdistrict.ifas.ufl.edu/hort/2018/07/03/heating-up-with-hardy-hibiscus/

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Know Your Neighbor:

Cal Zethmayr, The Man Behind the Music

By JOANNE MACPHEE

Cullen (Cal) Zethmayr has been working since he was 15 years old, and he has no intention of slowing down any time soon. Even though he recently celebrated his 84th birthday. Cal's varied and extremely interesting career (that's a whole other story!) began in 1954 when he talked his way into an on-air job at a small AM station just outside Chicago while he was still in high school. Initially, he had to sign up his own sponsors to get a slot on the station. Cal planned for a career as a Communications Lawyer, and he was accepted into a program at the University of Denver. Unfortunately, Cal's grandmother became sick and the money his grandparents had set aside for his education had to go towards her medical expenses.

He may not have become a lawyer, but since then, Cal has been behind the mic, in front of the cameras, on the news desk, in print and working for radio stations in his home state of Illinois, as well as Georgia, Mississippi, and Florida. In 1958, when he was just 19, Cal was even strapped to a chair suspended 250 feet up at the top of a broadcast tower wearing a National Guard walkie talkie so he could broadcast live to raise money for the McComb, MS Jaycees American Heart Fund.

But today, in addition to being a technical consultant for ESPN Northwest Florida 104.3, Cal is one of the people behind the Gulf Jazz Society (GJS), currently serving as its Membership Chair and sound system guy. GJS is an organization of jazz enthusiasts from all walks of life, serving as advocates of jazz music throughout Northwest Florida, all with a mission to raise awareness of the genre by presenting live music in venues throughout the region. This month, the organization is celebrating its 25th anniversary.

Though he has a very keen ear developed over 60 years of



programming radio stations and can instinctively tell which songs out of a hundred are going to be hits, Cal is not himself a musician. Instead, he lends his considerable technical and marketing skills to GJS. Indeed, since joining the Society four years ago, Cal has helped GJS more than double its membership.

In addition to their Annual Jazz By The Bay Festival, GJS hosts regular performances around town, promoting local artists, which in the process, often draw bigger name talent to the area. And that is where you will find Cal. Whether it is an intimate Friday night jazz session at the widely popular Café Del Mundo, or a larger monthly, Tuesday night gig at The Shrimpboat Restaurant, Cal is always there -

carting speakers, adjusting mics, laying yards of cable, and then collecting the admission fee from members, while signing up new ones. And despite protests from time to time - from both his back and his chiropractor he loves every minute of it!

But Cal cannot do it alone. GJS is always looking for new members and more volunteers to help with their events. Like Cal, you need not be a musician to join. The GJS membership is as eclectic as the music itself, and all are welcome.

This year the Annual Jazz By The Bay Festival will be held over Veterans Day weekend, Friday November 11 to Sunday, November 13 at Oaks by the Bay in St. Andrews. Anyone interested in participating in the event, is urged to call Cal at (850) 240-4053. He'll be glad to sign you up as a member and get you busy helping to promote the Gulf Jazz Society and the Festival. Which, like every year, is free to the public. So even if you can't volunteer, be sure to stop by Friday night, or Saturday or Sunday afternoon to paint the town...and all that jazz!

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



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



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Sprinting Into September's Outdoor Activities

By Cindy Mulla, Beach Mosquito Control District, Public Relations/Education

September, the final month of summer, sprints along into the beginning of new outdoor sporting activities and extraordinary events that continue throughout the autumn months.

Students of all ages are diligently practicing and taking part in outdoor extra-curricular activities like cross country, marching band, football, and soccer. Northwest Florida's spectacular September outdoor weather entices us all to explore our personal outdoor favorite seasonal enjoyment: camping, biking, hiking, fairs, concerts, and rooting for our favorite sport teams along with other special family activities too.

However, September is the peak month for an appearance of an unwanted viral guest to our local area, West Nile Virus (WNV). The virus transmission cycle starts when a mosquito bites an infected bird and then transmits the disease to a person through a mosquito bite. Humans and other mammals are dead-end hosts and cannot transmit the virus further



through mosquito bites.

Never fear! Beach Mosquito Control District's arbovirus (viruses transmitted by mosquito, tick or other arthropods.) surveillance team diligently checks year-round for locally transmitted mosquito-borne disease. We do this by using diverse types of surveillance strategies and techniques to collect time-sensitive data to protect our local area. Throughout the week, Beach Mosquito Control District traps, collects, identifies, and tests specific mosquito species for different mosquito-borne diseases. Seasonally we consistently trap thirty-six distinct species and fifty species annually. Only seventeen of these species of mosquitoes have the potential to transmit mosquito-borne disease. Beach Mosquito Control District also keeps three sentinel chicken flocks that we sample and test weekly as an early, real-time sensitive mosquito disease marker for the Bay County Health Department. This public health data helps Beach Mosquito Control District make and put into action a strategic plan of operation to control the mosquito populations and thus lower the risk level of mosquito-borne disease.

As we arrive closer to the beginning of autumn, the daylight hours are becoming shorter and peak mosquito times increasing. Try to stay indoors during dusk and dawn to lower your exposure to mosquitoes.

Remember, personal mosquito prevention and protection begins with you!

When outdoors please wear a Centers for Disease Control (CDC) recommended repellent and always read the repellent manufacturer label directions before choosing and wearing a repellent. Just like a sunscreen, repellent reapplication is key for longer protection against mosquito bites. Also, wearing long sleeves and pants are another form of protection too. If children are waiting for a bus in the morning or are taking part in outdoor extra-curricular activities, please be a superhero parent or caregiver and protect your loved one with the invisible shield of an insect repellent.

Deter mosquitoes from taking up residence on your property by checking weekly for items that can or does contain standing water. Immediately, drain and if possible, remove these item(s). These are some helpful tips: store canoes/kayaks upside-down, keep tarps free of standing water, children's toys (store indoors), and keep bird bath water clean. Remember, don't leave anything outdoors

that can collect water and create a mosquito breeding habitat. Oh, and don't forget to look up! Please, make certain your rain gutters are unclogged and water is freely flowing.

Most importantly, we encourage you to contact your local mosquito control district for immediate help for mosquito problems that might be out of your control. In addition to the mosquito data our district collects, the number and location of service requests we receive from the public is a helpful key indicator for where extra mosquito control is necessary. Contacting us is a huge piece of the mosquito control operational puzzle.

Beach Mosquito Control District service boundaries are from west of the Hathaway Bridge, east of the South Walton County line and south of the intercoastal waterway to the beaches.

Remember, we encourage you to contact us by phone at (850) 233-5030 or through our website, www.pcbeachmosquito. org. Your tax dollars cover our services so please don't hesitate to reach out today!





New School Year, New Opportunities for Excellence

By Britt Smith, Principal, J.R. Arnold High School

Arnold High School prides itself on providing our students with a Triple-A educational experience! These A's represent Academics, Arts, and Athletics. The success of our Marlins can be seen in the various awards bestowed upon them each year.

Academically our Marlins are proving themselves to be exemplary scholars as evidenced by students' excelling on state exams and those administered by the College Board. History repeated itself as once again our most recent graduating class had two students earn their Associate of Arts degree before being awarded their high school diploma!

Members of Arnold's Latin Club competed at the state level where they won second place. This past summer Rachel Jacquay and Rachel Mc-Fatter competed at the Latin Club's National Junior Classical League convention as members of Team Florida. Rachel Mc-Fatter took first place in the nation in Hellenic (Greek) history. Rachel Jacquay took first place nationally in Roman History, and second in Classical Geography and Hellenic History. We were extremely proud that Rachel Jacquay captained the Florida Intermediate level Certamen team to a national championship!

Arnold is also very proud of its Career Technical Education, CTE, program and the innovative areas it is focusing to prepare our graduates for work. Arnold's newest CTE programs include the Unmanned Aircraft System, drones, and Sports Medicine program. Through these programs, students attending Arnold High School are able to earn their FAA UAS/drone pilot license and certification as an Athletic Trainer. We know there is a shortage of healthcare professionals in our area and, by the year 2025, more than 100,000 drone pilot jobs will be created. The CTE programs at Arnold High School are preparing students to be competitive and highly sought after in the

Artistically, Arnold's fine and performing arts programs have proven to be outstanding. Each year our award winning Blue Thunder Marching and







Pep bands provide excellent entertainment during sporting events. They have successfully paired these performances with superior ratings at Band Master competitions. Our visual arts programs have also been recognized for their excellence. For example, Harlee Farrow was recognized with first place in the youth division of the Bay Audubon/Bay Arts Alliance Art Photo Contest.

Athletically, Arnold High School was once again one of the highest achieving sports programs in both Bay County and the Panhandle. The Florida High School Athletic Association awards the Floyd E. Lay Sunshine Cup All-Sports Award to schools based on the level of success of all sports programs. Propelling us near the very top of these rankings were Arnold's Boys Swim and Dive team and Boys Soccer team as they both earned State Runner Up titles last year. These teams, along with our baseball team's historic season, helped us continue our schools' tradition of excellence.

It is important to note that not only have our Marlins been successful competing as athletes but the Florida High School



Athletic Association has once again recognized Arnold by awarding it the Fred E. Rozelle Sportsmanship Award. This



award is presented to schools whose athletic teams demonstrate exemplary sportsmanship. Arnold was one of only 10 high schools across Florida to receive this recognition.

The 2022-2023 school year



looks to be another excellent opportunity for Marlins to demonstrate their championship-caliber skills as scholars, artists, and athletes! **#GoMarlins**

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Residential and Commercial









Outreach Program Keeps Parents in the Loop



BY BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

We have been so excited to welcome our students back to school, and we're grateful for the support of our entire community. We re-opened Oscar Patterson Academy this year as a K-2 school, added third grade to A. Gary Walsingham Academy and completed the middle school grades at Tyndall Academy. Population-wise, we've finally eclipsed our enrollment before the hurricane and all signs are that growth will continue.

As we begin any new school year, there are always questions,

and we want to ensure we're promptly providing parents/guardians with the answers they need. To help us with that, we've created a new video outreach program called Parent University. Parent University will release short weekly videos featuring our district experts discussing topics parents/guardians want to know.

This school year, we've released Parent University episodes for those new to Bay County and those registering students for kindergarten. We've also released episodes about ways parents and guardians can stay connected to their child's teachers and schools. We're recording episodes on hot topics like 504 plans, IEPs, speech and language services and others.

Other episodes in the works include topics like "how do I access free healthcare at my child's school," and "where can I find tutoring help for my student," and "what do I need to know about Career and Technical Education as a parent?"

We hope all of our parents, guardians AND community

members will take a few minutes each week to check out the latest videos to learn more about our district. Videos are released weekly on our social media and are always available on our website at https://www.bay.k12.

fl.us/parent-university.

We want to ensure we're providing information that our community needs and wants, so you can also suggest topics. If you have an idea for a Parent University video, please email

us at BDScomm@bay.k12.fl.us.

Thank you, again, for all you do to support our beach schools and schools throughout our community.

Stay safe, and God Bless!

Library Card Sign-up Month

September is Library Card Sign-up Month, when libraries nationwide join the American Library Association (ALA) to remind parents, caregivers, and students that signing up for a library card is the first step on the path to academic achievement and lifelong learning. Libraries play a crucial role in the education and development of children, offering a variety of programs to spark creativity and stimulate an interest in reading and learning. Through access to technology, media resources and educational programs, a library card gives students the tools to succeed in the classroom and provides indi-

viduals of all ages opportunities to pursue their dreams, explore new passions and interests, and find their voice. Here is a glimpse at what is available through the Northwest Regional Library System (NWRLS) with your library card.

You can check out 20 physical items at a time for up to three weeks, including books, audiobooks, DVDs, ukuleles, mountain dulcimers, telescopes, cookbooks, graphic novels, Wonderbooks (picture books with Read-Aloud audiobook player), and Launchpads (Early Literacy Game Device).

You can check out an ad-

ditional 5 eBooks or audiobooks through the Libby App, including downloadable eBooks, Audiobooks and over 3,000 eMagazines through the Libby by Overdrive app.

Your NWRLS library card allows you to check out countless comics through ComicsPlus, including comics for all ages!

The Library is for everyone. Visit your NWRLS location with proof of residency and photo ID to pick up a library card.

For more information about Northwest Regional Library System services and databases, visit www.nwrls.com or call (850) 522-2100.





ISO: PCB's Best Burger

Ву Јаск Ѕмітн

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

The Germans claim it started in Hamburg (hence the name, hamburger), influenced in turn by the 12th century Mongo-

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

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

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

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





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Burger

Recipe

2903 Thomas Drive - PCB - 850-708-1878 www.christossportsbar.com



Capt. Anderson's Restaurant

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

captandersons.com

While the young ones are enjoying a burger on the kids menu, the adults can sink their teeth into our signature steak... the Grilled Churrasco! A perfectly seasoned Nicaraguan Cut Tenderloin with grilled Bermuda Onions. Deliciously paired with a bottle of Penfolds Bin 389 Cabernet Shiraz.

The Grand Marlin

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

The Grand Marlin takes the classic cheeseburger and just makes it a bit more fancy. Their "TGM Cheddar Burger" is topped with Tillamook cheddar cheese, tomato, lettuce and house made pickles, to top it off, it comes on a brioche bun to create the perfect burger. You can enjoy your cheeseburger for brunch or dinner.



Island Fin Poké Company 15500 PCB Pkwy., Suite 320, PCB | (850) 919-5656

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 Compay'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."

American Charlie

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

American Charlie serves the biggest, juiciest burgers in town. Each patty is formed by hand and seasoned and grilled to perfection for maximum flavor. We use only the freshest lettuce, tomatoes, pickles, premium quality cheeses and homemade sauces. The entire burger is served on a warm, toasted sesame seed bun and with a heaping side of our famous fries. Each bite is more delicious than the last, so stop in and try it today!





Señor Frogs

15005 Front Beach Road, PCB

senorfrogs.com/panama-city-beach

We're a restaurant where the perfect mix of fun and flavor converge, just like the sand and the aquamarine sea. Have a great time with your family and friends while enjoying delicious dishes and the iconic Señor Frog's yards. Try our delicous beach burger: 7 oz. Black Angus beef patty served on a brioche bun with choice of side. Add cheese or bacon and make it your own personalized burger heaven.

Schooners

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

schooners.com

The Schooners Burger is 10 oz. of choice Angus Beef grilled to perfection. Topped with all your favorite fixin's and served with a view... a legendary burger on the Gulf coast!





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

Paparazzideli.com

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

Boon Docks

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

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



The Wicked Wheel

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

thewickedwheel.com

Take a bite out of the best burger on the beach at The Wicked Wheel - the Candied Bacon BBQ Burger! This classic Burnout Burger is grilled and smothered in cheddar cheese, caramelized sweet onion, barbecue sauce, & homemade candied bacon. Wash it all down with an ice-cold Gasoline Tea from the bar!

Christo's Sports Bar & Grill

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

christossportsbarandgrill.com

The best burger around is the Smokehouse Cheddar Burger. We start with a fresh hamburger patty tossed on the grill and sprinkled our house seasoning, add slice cheddar, drizzle our homemade Whiskey BBQ sauce and top with a hand battered onion ring, served on a bun with all the fixings.





Recipe: Italian Wedding Soup with Turkey Meatballs

By Susan Benton, 30AEats.com

This Italian Wedding Soup is packed with immune boosting and good for you foods, like lemon, dill, spinach, bone broth, and much needed lean protein.

Wedding soup is not so named because it is served at Italian weddings, but because the flavors of stock and bitter greens 'marry' well to produce a harmony of flavors: a Minestra Maritata.

Ingredients

- 4 cups chicken broth 4 cups bone broth
- 3 tablespoons good olive oil

bitter 2 tablespoons butter uce a 1 pound lean ground lestra ½ cup gluten free pa

1 pound lean ground turkey
1/2 cup gluten free panko bread
crumbs
1/4 packed cup fresh parsley

½ packed cup fresh parsley leaves, finely chopped
1 egg, lightly beaten
3 to 4 garlic cloves, minced
1 small onion, chopped
1/2 small onion, minced
1 teaspoon kosher salt
½ teaspoon black pepper
½ cup freshly grated Parmesan

cheese, plus more for serving ³/₄ cup gluten free orzo, ditalini, acini di pepe or other small soup pasta

3 packed cups baby spinach, chiffonade aka thinly sliced 1 lemon, zested and juiced 1/4 cup fresh dill, roughly chopped

Preparation

In a large heavy bottom pot, melt 1 tablespoon of butter and add 2 tablespoons of olive oil. Saute 1/2 chopped small onion until it sweats and is translucent. Add 2 quarts (8 cups) chicken and bone broth to the pot and bring to a simmering boil.

In a large bowl, add the turkey, panko, parsley, egg, garlic, salt, pepper and 1/2 cup Parmesan to a large bowl as well as 1/2 small onion, minced finely. Mix with a fork or your clean hands until combined. Gently roll the mixture into 15-20 small (1 1/2-inch) meatballs and transfer to a lightly greased baking sheet.

Heat the broiler to high, cooking the meatballs until brown,

turning halfway through, about 5 minutes per side. Watch carefully so they don't burn.

Add the pasta to the boiling broth and cook until al dente,

then lower the heat to a low simmer

Add the meatballs to the broth and simmer on low until completely warmed through, 3 to 5 minutes, stirring occasionally. Remove from the heat, and add the spinach, dill, lemon and zest, stirring well. Season with salt and pepper to taste.

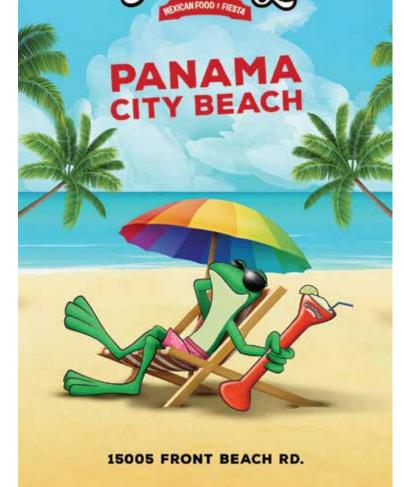
When serving the soup, drizzle each with olive oil, and sprinkle with Parmesan. And, serve with crusty toasted sourdough bread.

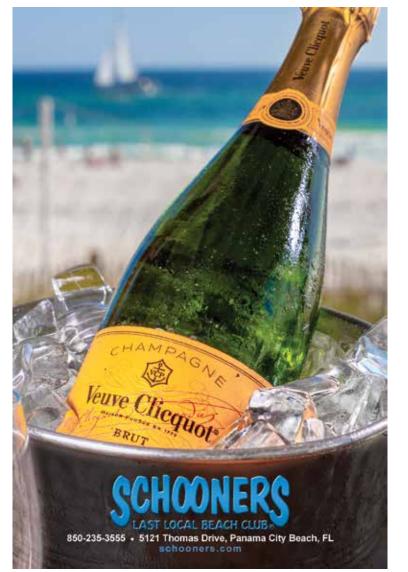
Pro tip: The meatballs can be made ahead of time and used for sandwiches, soups, and pasta dishes.

Todd Herendeen Benefit Dinner & Concert

We're excited to announce a concert benefitting the PCB Senior Center on Friday, October 14 at the Todd Herendeen Theater, 8010 Front Beach Road, PCB.

Doors Open: 5:30 p.m., Dinner: 6 p.m., Show: 7 p.m. Tickets: \$25, includes dinner, silent auction and show. Tickets now available and may be purchased at the PCB Senior Center, through our Board of Directors, or you can contact us at sue@pcbsc.com or (850) 233.5065 with any questions.







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



Emerald Coast Theatre Company's Centerline of Love

In high school, my drama teacher showed me how to draw a ground plan to design a set. He taught me that every set designer starts their ground plan by drawing a centerline. This is a vertical dotted line down the center of the page, ending with the letters CL, usually drawn with the top of the L inside the C and the horizontal part below. In my youth and exuberance of learning all about theater, that image always stuck with me... the centerline.

Fast forward a few decades (or more) to a spring day last year... I was taking a walk out in the open air, enjoying nature and making a valiant effort to relax. I enjoy listening to music when I walk - sometimes worship music, sometimes indie folk or sometimes laid back jazz like Jamie Cullum. On this particular day, I was allowing Spotify to present some new songs alongside my usual favorites. Rebeca Lake, ECTC's Set and Lighting Designer, had recently introduced the wonders of Spotify to me (showing my age here) as a great way to learn about other artists and songs that are similar

to what I'm already listening to.

This particular day I was deep in thought, meditating and contemplating through a particular work puzzle that needed solving. As I'm walking along this beautiful trail, deep in reverie and listening to this new music, a song came on that provided an astounding moment of clarity. I had an astounding moment of clarity.

Here are the captivating words to this song that brought such an incredible feeling in that moment:

Everyday

We go to war again

We assume we know so much more than them

Before we hear what they have to say

Headline breaks
We start to hate again
Calling them names again
We give our peace away
I hope they see it
Cause I wanna see it
I hope we believe it
I wanna see
I wanna see the love
All around you
I wanna know

I wanna know That love Is all around you It's all around you

My mind's eye went to seeing all the children and teens who come to ECTC on a weekly basis. I want to see the love all around them. I thought of the volunteers and other patrons that come and find community at ECTC...I want to see the love all around them, too. The families who come for shows or to support siblings...I want them to see the love there too. My beautiful staff who pour their heart and soul into ECTC everyday...I want to see the love all around them too!

I had to find out who wrote these soul piercing words. The song is See the Love by The Brilliance. As the song continued it was like I was having a divine moment with the Creator, and my thoughts went back to high school and what my drama teacher had taught me.

The image of the centerline materialized in my mind as I listened intently. I pondered the centerline of that early set design draft, and then thought of the carpenter's plumbline and cornerstone. As these images were going through my head the thought very clearly came to me

that the centerline of ECTC is love! If whatever we do operates out of love, then we are on the right track.

Fast forward several years, and as we are planning our 10th-season, Godspell comes up in discussion. Godspell is based on the teachings of Jesus which, as presented in Godspell, challenge us to love and build community. The entire premise of the show is based on this foundational commandement, "Thou shalt love the Lord, your God, with all your heart and all your soul. This is the greatest commandment. And the second is like it: Thou shalt love thy neighbor as thyself. All the rest of the law, and all the prophets have written, is based on these first two."

The connection between Godspell and the building of ECTC over the last nine years is undeniably the building of community and the loving of others, the centerline of love. As we build the set, enact the Godspell story, and sing the songs, our whole focus has been just that a centerline of love. Our mission through Godspell and ECTC is to create a community of love. When Rebeca drew that CL for the Godspell ground plan and when she does it for every other set that our professional actors and our students perform on, every show that our patrons and families come see, all of it starts with the centerline of love.

When you come to Emerald Coast Theatre Company, will you see the love? Gosh, I hope so

~ Nathanael Fisher, Producing Artistic Director/CoFounder, Godspell Director









Should You Stay or Should You Go? Let's Figure it Out



By Jamie C. Williamson, PhD

The most frequently asked question for me is "How do I know whether I should get divorced, or keep trying?"

Sadly, many married people remain in this ambivalent "Should I Stay or Should I go" state for years.

During this time — which I call the Contemplative Phase of divorce — people go through the motions of married life but are not fully committed to investing in their marriage. For many people, this state of ambivalence seems more comfortable than doing the work needed to improve the marriage or mustering the courage to leave.

What they don't realize is that they are voluntarily choosing not to be as happy as they could be. And they are keeping their spouse from being truly happy, as well. Unless you are "all in," you condemn you and your spouse to the marriage equivalent of a glass half empty.

When deciding whether you should initiate actions to rejuvenate or end your marriage, it helps to examine the levels of intimacy, commitment, and passion in your relationship.

Robert Sternberg used these concepts to articulate the Triangle Theory of Love. I expand his theory by using the three dimensions of love as a guide for making decisions about marriage and divorce.

To get started, let's examine the three dimensions of love that form the love triangle.

The Intimacy Dimension of Love represents the depth of the friendship you share with your spouse, how much you know about each other, support each other, and like each other. Specifically, the Intimacy Dimensions emphasizes:

- Do you and your spouse share mutual support?
- Do you feel comfortable in your marriage relationship? Or do you feel alone in your own home?

- Can you and your spouse automatically count on each other in time of need?
- When you communicate with each other, do you stay on safe, routine, task-oriented topics? Or do you talk about your feelings, ideas, hopes and dreams?
- Do you understand each other? Do you try to understand your spouse? Do you share enough so your spouse can truly understand you?
- Do you trust your spouse? Does your spouse trust you? Should your spouse trust you?

The Commitment Dimension of Love represents the degree of dedication and/or obligation you feel toward your marriage, keeping in mind that dedication feels more voluntary to you than obligation, but they may look the same to others. Specifically, the Commitment Dimension emphasizes:

- Do you have confidence in the stability of your marriage?
- To what degree are you committed to maintaining your marriage?
- How strong is your sense of responsibility to your spouse?
- Do you feel that your marriage is permanent, no matter what?

- Do you feel that getting married was a good decision?
- Do you devote ample time to your marriage?
- Do you make future plans for your marriage and family?
- Do you speak favorably about your spouse to your friends and family?

The Passion Dimension of Love represents the romantic affection you share with your spouse. This romantic affection takes different forms, depending on age, physical capabilities, and length of relationship. Nonetheless, physical passion remains an important dimension of marital love at all ages and stages of marriage. The Passion Dimension of Love emphasizes:

- Are you physically attracted to your partner? Is your partner physically attracted to you? Do you try to be physically attractive to your partner?
- Do you want to be with your spouse sexually more than you want to be with anyone else?
- Do you feel that your partner is good sexually? Does your partner think you are good sexually?
- Does your partner stimulate you sexually?
 - Are you and your spouse

sexually close? Do you talk about your sexual relationship?

• When you talk about any difficulties in your sexual relationship, are you warm, compassionate, and supportive? Is your spouse?

Are you stuck in a state of ambivalence about your marriage? Try thinking about the Intimacy, Commitment, and Passion dimensions of love. Rate your relationship on a scale of 1(low) to 10 (high) on each of the dimensions. Then share the Intimacy, Commitment, and Passion questions with your spouse and start to work out together, should you stay, or should you go?

And, let me know if I can help.

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

Gulf World is Certified Sensory Inclusive

KultureCity has partnered with Gulf World to make the Marine Park and all of the programs and events that the venue hosts to be sensory inclusive.

This new initiative will promote an accommodating and positive experience for all guests and fans with a sensory issue that visits the Marine Park. To receive certification, Gulf World staff were trained by leading medical professionals on how to recognize those guests and fans with sensory needs and

how to handle a sensory overload situation. Sensory bags, equipped with noise canceling headphones (provided by Puro Sound Labs), fidget tools, verbal cue cards, and weighted lap pads will also be available to all guests at Gulf World who may

feel overwhelmed by the envi-

Sensory sensitivities or challenges with sensory regulation are often experienced by individuals with autism, dementia, PTSD and other similar conditions (1 in 6 individuals). One of the major barriers for these individuals is sensitivity to over stimulation and noise, which is an enormous part of the environment in a venue like Gulf World. "We are pleased to embark upon this partnership with KultureCity to create an inclusive environment for all guests who enter our campus," said Travis Burke, Executive Director North America. With its new

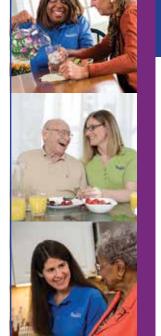
certification, the Marine Park

is now better prepared to assist guests with sensory sensitivities with most comfortable and accommodating experience possible when attending any event at Gulf World.

Prior to attending an event, families can download the free KultureCity App where one can view what sensory features are available and where they can access them. Also on the App is the Social Story, which will provide a preview of what to expect while enjoying an event at Gulf World.

At Gulf World we are committed to the well-being of animals in our care, our staff and associates, and our community. As part of our organizational culture at the Aquarium, and as members of The Dolphin Company, we are constantly looking for programs and actions to move towards social responsibility, inclusion, education, and environmental care.





Senior Helpers of Panama City provides personalized in-home care for seniors as an alternative to assisted living facilities or nursing homes. We provide non-medical help with the activities of daily living, tasks including meal preparation, light house-keeping, errands and companionship.

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The first step in the process is a complimentary, initial in-home care assessment with a Senior Helpers consultant. This assessment can help you understand the true needs of your loved one, and your options. Together we can discuss their needs, our senior care services and determine what's best for your entire family.



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Do You Really Need An Annual **Hearing Test?**

Regular health checks should already be a part of your routine. Even if you appear to be in good health, a hearing health professional may discover something you've overlooked. This is as true for your ears as it is for any other part of your body.

Once you reach adulthood, you should begin baseline hearing testing every few years or so. Beginning at the age of 55, you should increase the frequency of your hearing exams and consult with a hearing health professional at least once a year. This allows you to follow your hearing over a longer period of time and detect potential hearing loss indications before permanent damage occurs.

The Consequences Of Hearing Loss Left Untreated

Hearing loss frequently stays undetected until it becomes significant if you don't get a hearing test every year. Unfortunately, many people wait until they have major communication issues before getting evaluated. They could take up to ten years after the first signs of hearing loss appear.

This is extremely harmful, as it can result in, among other things:

- · Depression
- · May accelerate the onset of Dementia.
- · Your social life taking a turn for the worse.
- · At work, having trouble understanding topics.
- · The inability to hear some of life's simpler, more enjoyable noises, such as the crunch of fresh snow, the laughter of your grandchildren or the early melodies of birds.
- · Missing the early warning symptoms of serious illnesses like diabetes or heart disease.

Hearing loss, in summary, can have a negative impact on your social, emotional and even physical health. The good news is that this isn't a foregone

conclusion. Taking action immediately and getting your hearing tested can help lessen the chances of it going that severe.

It is easier to take action if you assess your hearing early on. Hearing tests are completely free, painless



and only take a few minutes. Even if you aren't experiencing the symptoms of hearing loss right now, it's best to remain proactive.

Consider A Hearing Test As A Screening Rather Than An Examination

Many people believe that hearing tests are only for persons who have a problem, similar to how vision exams are just for people who have vision problems. However, a hearing test can reveal more than simply hearing loss; it can also reveal a variety of physical and medical conditions that you may not be aware of.

The discovery of minor hearing impairment can be beneficial since it helps you to prevent hearing loss from worsening. Hearing loss can be treated right



away in our offices since we have several various types and models of hearing aids to treat a variety of hearing issues.

Your Hear Again America hearing health professional will walk you through each of your options, advising you on which device will best suit your condition and lifestyle. Schedule your complimentary hearing screening today by calling (850) 308-1678.

https://hearagainamerica.com/do-you-really-need-an-annual-hearina-test













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By Dr. Richard Chern, M.D.

How are you handling life's little frustrations? I know this article goes outside the immediate area, but I would bet everyone reading this article knows exactly how life in Destin has changed in the last ten years. I know for me, if there's a bridge, it might as well be an international border requiring a visa because the chances of me crossing from Destin to Niceville or Fort Walton Beach are about zero. In fact, unless I am hopping onto a boat to go fishing, I'll even avoid driving into the heart of Destin

most of the year.

But, there are times when you just can't avoid the traffic, the crowds, or Publix on a Saturday afternoon. Or you have a family in town who want to go hunt for a parking spot near a public access point to sit in a mass of chairs, coolers and people at that place we used to call the beach. These are the days that test our ability to let go of our stress and frustration and enjoy the tiny bits of happiness that are still here.

What does this have to do with hormones? Hormones help with muscle tone, weight loss, bone density, pain levels, sex drive, skin appearance, heart disease, breast cancer and more. One of those "and more" items are stress and anxiety. When you turn onto Highway 98 into a mass of tourists who are oblivious to everyone else on

Love That Traffic?

the road, have no issues crossing three lanes of traffic to turn left, and are more concerned with updating their Instagram than the traffic in front of them, hormones will help you stay calm

Hormones will help keep you happy and calm after you arrive at Publix on Saturday afternoon for some creamer only to find masses of tourists and empty shelves.

And when you decide to go to Smallmart with your list of essentials only to find that the most important item is not even sold at that location, hormones will help.

You see, hormones help you tolerate and even maybe enjoy the everyday events that might be causing you stress, anxiety and grief today. It can even help with the small stuff like someone's tone or attitude or



the rudeness we see everywhere. Now, when I deal with a rude person, I kind of find pleasure in the fact that they can't get me riled up. And, I understand that much of their problem is that they need their hormones.

If you find you are losing it in these situations, you should really give us a call. In my experience it's much easier to find calm and humor in all the madness. Come see us and give us a chance to give you the 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 in our local area. In addition, Dr. Chern treats doctors in the local area and from around the country. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call him at (850) 837-1271.



The Right Move: New Senior Placement Service Opens

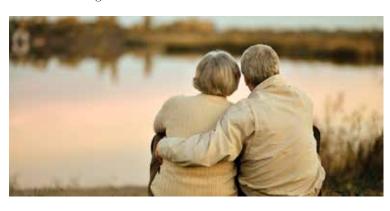
By Jack Smith

A new senior resource and placement service has recently opened in Panama City Beach. The Right Move started in Atlanta and has now expanded to Bay County. Making the decision to place a senior loved one is an incredibly difficult decision. Deciding where is even

my family to the seventh ring of hell. I would like to think that with The Right Move we would have made better decisions, or at least better understood the process. Meet Penny Quale, a fifteen year veteran of this process helping families successfully navigate this challenge in Atlanta and now in PCB. Secuthird parties. Communities only gain client information once the family has made their decision. The Right Move offers a breadth of local knowledge and is able to provide verifiable credentials and vetted reputations for surrounding communities along the Emerald Coast. For each stage of the placement process, they are readily available to assist families with needs, offer support, guide community tours and provide a comprehensive follow up once the move-in process is complete. These ser-

vices are offered at no charge to the families as The Right Move is paid the same rate by all of the communities to insure an unbiased recommendation.

Call Penny and let her steer you through the minefield of options, you will be glad you did.



harder, I know from experience. Not that my mother was without fault, but having to move her on several occasions stressed

rity and confidentiality are her top priorities. Company policy states that no personal or medical information is shared with





Wellness

They took care of you and now, maybe it's your turn.



The only cost to you is peace of mind.

Facing life changing decisions regarding the care of your precious senior can be difficult and challenging. For over 15 years, my career has been dedicated to helping families navigate the process of finding the right place and environment for their senior loved ones. I offer my services at no charge but the peace of mind of my clients. Remember, it's never the wrong time to make the right move.





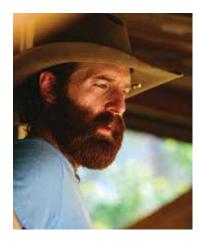
The Right Move Senior Resources (770) 856-4799



RightMoveResource.com



Sean of the South: Unseen



By Sean Dietrich

These aren't my stories, but I'm going to tell them.

Let's call her Dana. Dana was going for a walk near her home. It was a dirt road. Her high-school reunion was coming up, she was getting into shape.

A truck pulled beside her. He slowed down. He rolled his window open, he asked if she needed a ride.

Something was wrong. It was the way he looked at her.

Before she knew it, he'd jumped out of the vehicle. She tried to get away. He overpow-

ered her and threw her into a ditch

She landed a few good hits to his face, but he outweighed her.

He used a pocketknife. He pressed it against her. She screamed something. She doesn't remember which words she used, but she aimed them toward heaven.

Something happened.

His body froze. Completely. He was like a statue, only meaner. She wanted to run, but she was too scared.

That's when she saw another man standing above her attacker. He was tall, with a calm face.

"It's gonna be okay, Dana," the tall man said. "Go on home, sweetie, everything's gonna be okay."

Here's another:

Jim was dying. A seventy-something Vietnam veteran with high morals, pancreatic cancer, and a two-packs-a-day habit.

Doctors said his cancer would kill him.

Treatments were hell. Jim met a man in the VA hospital. A

homeless man with a duffle bag. A fellow vet.

They shared a few cigarettes. They swapped stories. They understood each other. Jim invited the man home.

The man stayed in Jim's guest room. He stayed for several months.

He became Jim's caregiver. He wiped Jim's mouth after episodes of vomiting, he stayed up late during sleepless nights, he helped Jim bathe. He'd pat Jim's back when nausea got bad, saying, "It's gonna be alright."

And he was there on Jim's final day, too. He waited in the den while Jim's family gathered around his bed. When the ambulance arrived, he hoisted Jim into it.

Nobody ever saw the man again.

And I'm not done yet.

Carrie was a nursing student. She was on her way home for Christmas break. Her children were in the car. They were singing with the radio.

She hit a deer. An eightpoint. It shattered her windshield. Think: antlers, screeching, crashing, screaming. She blacked out.

She woke to the smell of gasoline. Her children were crying. She was bleeding.

A man appeared at her window. "It's gonna be okay, sweetie," he said.

He muscled her door open. He helped her out of the car, he carried her children to safety.

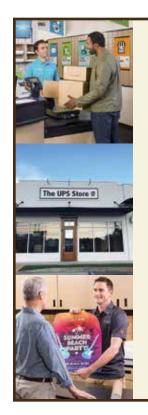
Only moments after they fled the vehicle, it caught fire and turned to soot.

The man didn't stick around. So anyway, I don't know what you think about the nature of life. I don't know how you feel about miracles. And I don't Because I know you—sort of. You're human. Sometimes you feel like you're losing. Sometimes you feel overlooked and alone. Sometimes you talk to the sky and hope it will answer you. Sometimes you wonder if you're going to make it.

I've spent this entire morning reading letters. They are stories sent to me from people who have seen things bigger than themselves.

It changed the way they see the world. It changed the way they think, even in hellish moments. And they have a message for you. It's the same message that was delivered to them when they needed it most.

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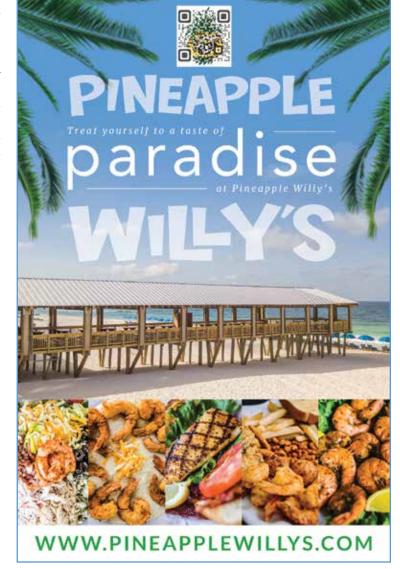
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A Pastor's Ponderings: To Be Like Christ

By Kerry Knight, Minister, Emerald Beach Church of Christ

One of the most endearing hymns in our song books is "Oh To Be Like Thee." It was written in 1893 by Thomas Obadiah Chisholm. He was born in a log cabin in Kentucky and was a man filled with grand ambitions. He was self-educated, yet became a school teacher at age 16. By the time he was 21, he was associate editor for a local newspaper. It was while attending a revival and hearing his mentor, Dr. Henry Clay Morrison, speak that he realized how important it was for a new believer to strive to be Christ-like. At that very moment, while sitting in a pew, he penned the words of, "Oh, To Be Like Thee." Later the words were put to music by James Kirpatrick. Throughout his life, Chisholm kept writing poetry,

ultimately authoring some 1,200 poems, including 800 that were eventually in print. Probably his most famous hymn is "Great Is Thy Faithfulness" which he wrote when he was 57. In spite of all the wonderful hymns that inspired millions, his favorite was the one that started him on his journey of discovery.

1. O to be like thee! Blessed Redeemer;

This is my constant longing and brayer;

Gladly I'll forfeit all of earth's reasures;

Jesus, Thy perfect likeness to wear. O to be like Thee! O to be like Thee!

Blessed Redeemer, pure as Thou art;

Come in Thy sweetness, come in Thy fullness;

Stamp Thine own image deep on

Someone once observed that wasted life if really nothing more than a collection of wasted days. As God gives us life, each one of us starts the new year with the same number of opportunities - 365 - that we can choose to either use and invest in eternal things or allow to drift by without taking advantage of the gift we have been given. The difference between those who succeed and those who fail is not found primarily in talent but in diligence and effort. Listen to the challenging words of the Apostle Peter:

"For to this you were called, because Christ also suffered for us, leaving us an example, that you should follow His steps: Who committed no sin, nor was deceit found in His mouth" (I Peter 2:21-22).

Following in the steps of Jesus! What could possibly be a better purpose for our lives? Jesus lived a sinless life because he had a perfect sense of self-control and a perfect awareness of God, being fully committed to Him in all things. How can we



ask God to guide our footsteps if we are not willing to move our feet? Walking in his steps does not mean that we do it perfectly. It's all about "walking in the light, doing His Will, and obeying Him out of love. "When we do that, "the blood of Jesus Christ His Son cleanses us of all sin" (I John 1:9).

As I begin this monthly editorial with you, I pray that the message that I share will uplift you and bring new meaning to your life.

Emerald Beach Church of Christ is located at 301 Alf Coleman Road, Panama City Beach, Florida 32407. Call (850) 235-7992 for more information.



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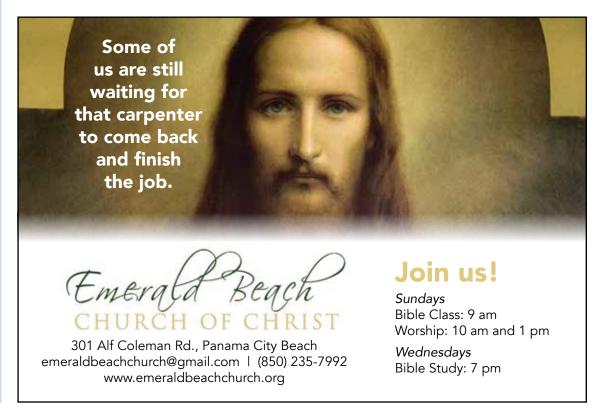
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Book Review: No Country For Old Men By Cormac McCarthy

REVIEW BY JACK SMITH

It seems that I am drawn to authors who write about the dark side and the desperation of men. When I started this novel I was depressed, when I finished I was suicidal. Welcome to the world of Cormac McCarthy who lives on the Texas/ Mexico border and naturally writes about an environment that he is unfortunately well versed in. The time is current day and rustlers have given way to cartels and drug runners. Small border towns have become free fire zones. Llewellyn Moss, while in the desert, finds a pickup truck surrounded by a bodyguard

of dead men, a load of heroin and two million dollars in cash. When Moss takes the money, he sets off a chain reaction of catastrophic violence that not even law - in the person of aging and disillusioned Sheriff Bell - can contain. Moss tries to evade his pursuers, in particular a mysterious hit man who flips coins to see if you live or die. McCarthy has created a new genre that I think of as Cowboy Noir. The 2007 movie is filled with today's top actors who bring this black thriller to the screen. Great book, great movie, hold on to your





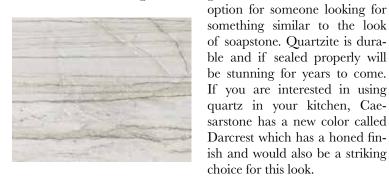


Design and Culture: Black and White

Sophisticated and classic, black has been making a comeback into interiors over the last few years. White cabinetry continues to be the most popular color in interior design and black is a stunning accent color, bringing a stark and impactful contrast into our white spaces and creating chic and timeless looks.

If you are thinking about a black and white kitchen space, we have some successful designs and ideas to share with you. A black island with white cabinets on the perimeter or all black lowers with white uppers are wonderful options. You can choose a black painted cabinet or a dark stain wood. The Onyx stain from DuraSupreme Cabinetry on a red oak or Knotty Alder is beautiful. A stained cabinet will also bring some texture into your space. Your countertop selection can help you decide if you want a smooth painted cabinet or to allow your cabinetry to bring texture in your space. Macaubus fantasy and White Macaubus quartzite are beautiful natural stones with lots of movement that look gorgeous on a black painting cabinet. These two stones have just enough dark veining to accentuate the black cabinetry and bring texture and pattern into the space. If you are thinking you'd like a white quartz countertop, a stain cabinet would be the perfect touch to bring in some texture. Nordic Storm is a new color from Vadara Quartz that is a lovely choice for a black and white kitchen or bath and would look lovely on a dark stained cabinet. Vadara explains their journey to this color as "the perfect contrast of light and shadow, a yin and yang of ice over waters so dark they appear black...we wanted to explore extremes of contrast and the striking balance of complete opposites."

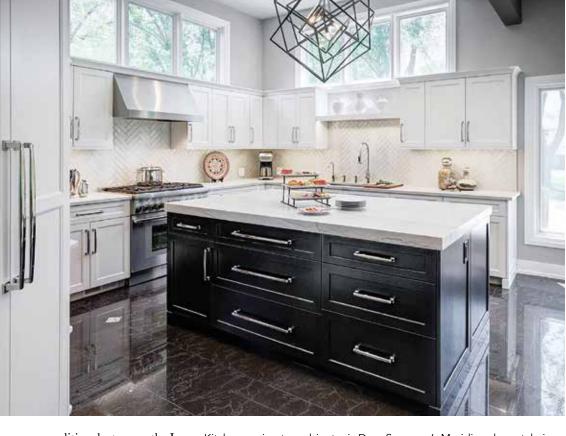
Another great option for creating a black and white kitchen is choosing all white cabinetry with a dark countertop. Brazilian Mist honed granite or Negresco granite are great options for this look. We have many requests for something that looks like Soapstone. Soapstone is a beautiful stone but not a good option for a kitchen due to its high main-







If you have any questions about any of the natural stones or the new quartz colors available you can contact our showroom at (850) 236-6363 or just stop by. We are located at 17801 Ashley happy to assist you.



Kitchen perimeter cabinetry is Dura Supreme's Meridien door style in white paint and the island is the Homestead panel painted on a red oak. Design by Kitchen Design Partners and Photography by Dennis Jourdan Photo & Video Inc.





Kitchen design by local Interior Designer Linda Mugglin of Tassels Interiors in Panama City Beach.



Paw Perfect Flooring

By Flooring Depot of Panama City

September 2022

When Ben and Kim Brazell moved to Panama City from Georgia in 2021 and purchased their home in Lynn Haven, they knew that they wanted new carpet in their bedrooms. "The house we purchased had been a rental house before we bought it, and we knew we wanted to replace the carpet in all of our bedrooms to freshen up the space," says Ben Brazell.

The flooring in the rest of the house was good, but the Brazells were concerned about purchasing new carpet only to have their fur babies ruin it if there was an accident. So, the Brazells turned to Flooring Depot of Panama City to find the perfect product before they even closed on their home.

The Brazells aren't alone in wanting a pet-friendly, pet-proof durable floor. Luckily for pet lovers, there are a ton of options that customers can choose from. "Most of our major manufacturers recognize that pet-friendly flooring is essential to buyers," says Kristen



Carter-Rowell, sales manager for Flooring Depot of Panama City. "Ben and Kim were looking for carpet, but there are also a number of luxury vinyl plank (LVP) options as well as tile options that are durable and hold up to the daily wear of your pets," says Carter-Rowell.

"We wanted carpet because our previous house had hardwood floors and we ended up putting an area rug under the bed to help soften the floor when you first get up in the morning. So, we decided to go with carpet right out of the gate," says Ben. "We told our salesperson what we wanted when we went into the showroom and that we had two active, fur babies and we wanted something durable but stain resistant. We found the perfect product."

The Brazells chose a Mohawk product called SmartStrand Forever Clean carpet which features All Pet Protection. It comes with a warranty that covers all pets and all accidents. According to Mohawk, some great features of SmartStrand include zero percent moisture absorption which reduces pet odors in the carpet fiber, NanolocTM spill and soil shield for a quick and easy cleanup, a product that is three times easier to cleandirt, hair, and pet dander from, and features a lifetime, built-in stain protection warranty.

Other carpet manufacturers that also have pet-friendly products include Shaw's Pet Perfect, Engineered Floors, Masland, the Dixie Group, and so many more. In addition, if customers are looking for a pet-proof product in a hard surface product, luxury vinyl plank (LVP) is a great option as well. "Most customers are looking for and choosing an LVP product," says Carter-Rowell. "Manufacturers have done an excellent job of creating beautiful, durable LVP flooring that stands up to both large and small pets. The floors are scratch and spill resistant and waterproof and come in various plank widths and colors."

The manufacturers are standing behind their products too. "The warranties on these floors, both carpet and LVP, are something buyers should consider when purchasing," says Carter-Rowell. "Most manufacturers offer great warranties to homeowners. It's important to ask your salesperson about that and to understand what is covered and for how long. That way you are making an informed decision for how your family lives."

The Brazells are pleased with their choice. "We went with a neutral color carpet and it's beautiful and soft underfoot. We also bought pet-friendly padding that is extra protection for the sub-floor. We anticipated that one of our fur babies would have an accident and it happened. But the cleanup process was easy, and it didn't stain," says Ben. "All-in-all we have been really pleased with the way that it's performed with our two dogs. Our youngest dog is now potty trained so we hope we don't need to worry about any more accidents, but if it happens, we know that our carpet is covered and will stand up for the long haul."





Insights for Investors



By Maurice Stouse, Financial Advisor and Branch Manager

Inflation, interest rates and the current state of things

Inflation has had more impact over the past than at any time in almost the past 40 years. After peaking at 9.1 percent in July, inflation came in a little lower in August at 8.5 percent. Producer and import prices remained high and the supply change problems persisted. The chip shortage affected just about everything (would you believe more than 300 chips go into a car?).

Going back in history, inflation in 1981 was above 10 percent and by 1982 the unem-

ployment rate was over 10 percent and interest rates were well above that. The USA and the world experienced two recessions in the early '80s and those followed a very difficult period of the 1970s where the markets underperformed and the economy struggled. The Dow Jones Industrial average was higher in 1972 than it was in 1982. And then, things began to change. It started with changes in tax legislation, private and public investment and believe it or not, the decline of the U.S. dollar. The economy grew, interest rates came down, unemployment came down, and inflation made its way down to less than 2 percent over the past two decades. Prosperity was more the norm than the exception. Fast forward to today and the Dow is over 33,000 at this writing, which is up from 742 in August of 1982.

Today, a lasting labor shortage

Investors are right to wonder just how we ended up here. There is no one answer – it is a combination of things. First is the tremendous monetary and fiscal stimulus throughout the

pandemic. That unleashed a lot of capital which many still have saved, invested or can borrow and at still historically low rates. Next, many left their jobs (38 million in 2021) and either went to other jobs or, at a significant pace, started their own businesses. Third, the combined impact of stock market and real estate markets over the past few years had many people feeling more confident of retiring early. What do these things add up to? Wage pressures, which keep inflation elevated. Investors should take note to consider those investments that have historically outpaced inflation.

Real Rates of Return or more important now

The real rate of return is what is left after inflation (and don't forget taxes). As inflation has risen many investments (cash, CDs, many bonds) have had a low to negative real return. That is not always easy to realize so investors and savers are encouraged to take a step back and consider the real return. Most people want to keep pace with inflation at the very least and to outpace it at the very best. Stocks and real estate still command the lead for returns vs inflation and other asset classes. Of course those asset classes come with higher degrees of risk and volatility.

Vanguard says bonds are back

In its recent paper "Active Fixed Income Perspectives Q3 2022: Bonds are back," Vanguard points out several key things for investors to consider. Most important of these is that bonds have had the worst performance in history over the first six months of 2022. They point out however that real returns, or positive returns, now exist. They argue "with bond yields higher than expected inflation over the next five years and beyond." We agree with their sentiment that bonds once again offer diversification and less risk for investors' portfolios after not having done so in the recent past. We also look at the returns on municipals (for those in higher tax brackets), and according to Raymond James, some of the best values may exist with maturities in the 8-20 maturity range. Raymond James also makes available to investors the important statistic of duration, which is a measure of risk for a given bond which considers its maturity and call dates.

Europe continues to adapt to

the crisis and is bringing some coal-fired plants back; Norway recently vowed to outproduce Russia in natural gas supply as long as the crisis lasts. Natural gas prices at this writing are at their highest levels in the past 14 years. The implication for investors in our opinion is to continue to overweight holdings in the energy sector relative to its current weighting (in the S&P 500) which is 4.4 percent. That is significantly lower than it was just 10 years ago. Another way we see it is that despite the pandemic, and the crisis in Europe, the world continues to grow and more and more people in emerging and developing countries are increasing their standards of living. The demand for electricity might continue to grow significantly in the U.S. In a recent editorial, the Los Angeles Times pointed out that California alone could see energy consumption grow as much as 68 percent by 2045. They argue that in line with the electrification of cars, that would be a key driver. The world will need more energy from whatever form it may come. We also think investors should pay attention to the reemergence of nuclear power. States and countries are hard at work solving for waste storage and there is also the long-term promise of small modular reactors which create a fraction of the waste. While a lot of companies are working on that technology it is not near being scalable.

Interest rates and savings rates

Investors can finally enjoy more competitive returns on their most conservative investments. Many brokerage firms and financial institutions are now offering CDs over 3 percent for one year and many money market fund yields have increased as short-term rates have increased. Many are left wondering how long rates will continue to climb. We are not convinced that it will become a long-term trend. We agree with a lot of the sentiment we hear and read that short term rates are likely to peak at 3.5 percent. We will have to see what the future brings.

Important Disclosures

The First Wealth Management is located at First Florida Bank, a division of The First Bank, 2000 98 Palms Blvd, Destin with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City. Phone (850) 654-8122.

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Your usual?

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

Think Before You Act

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

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

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

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

Call us to schedule a meeting anytime to receive the objective insight you need to make



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Amy Parrish

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Common Questions Regarding Online Payment



Does it cost more to pay online?

There is a misconception about online payments with our office that we want to put to rest. We often hear, "it will cost more if I pay online." We want to set the record straight. Actually, paying more online all depends on the method of payment you select.

Paying with a check online also known as an e-check (elec-

tronic check) online is FREE. No additional fees are charged on individuals paying by check online or in person. To pay online with an e-check you'll simply need your banking account number and routing number. Electronic checks can be used for current property tax and tag renewals payments online.

Customers who pay additional fees when paying online are those who choose to pay via a debit or credit card.

Why is there an additional fee to pay by card?

The additional fees, also referred to as "convenience fees" are charged by the card payment processors. As such, the vendor must be paid. This service is provided by a third party vendor and we do not receive any of the funds from the processing fee. These fees are charged for both

in person AND online debit and credit card payments. Paying with a PIN debit card in person charges customers a flat fee of \$1.95 as opposed to the 2.5% charged online for debit card payments as well as online and in person credit card payments.

As a public office, state law requires any processing fees by a third party processor also known as "convenience fees" be disclosed and displayed at checkout and they only be charged to those customers choosing to use the service.

Consumers cover the cost of card processing fees at regular retailers as well, but many retailers simply pass the costs along to all consumers by raising the price of goods. Our service costs are set by statute and therefore any additional fees must be transparent and disclosed to the public.

Are mail fees charged? If customers choose to have their registration renewal mailed to them, there is a fee to cover the cost of mailing. Customers who want to avoid paying any additional fee can choose to pick-up their renewal in person at the office of their choice. Paying online keeps the customer from having to wait in line at the office and allows them to walk-in and pick up their renewal with ease once they've received an email notification their renewal has been processed.

How does paying online help the customer?

No guessing if a payment has arrived. Paying online allows you the peace of mind to know your payment has been received and, if paying property taxes, you are paying the maximum discount available. The property tax amount due online coincides with the discount period in which the customer is paying. Therefore, you never have to second guess if you paid the correct amount or received the discount, as it is automatically calculated.

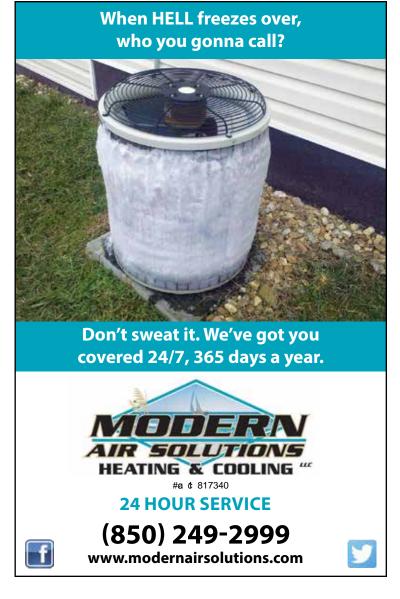
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Case Study: James Miller and the APEX Disaster Response Team

Leak in the Sunrise Condos in Panama City Beach

The APEX Disaster Response Team responded to an emergency call at the Sunrise

Condos in Panama City Beach, Florida. In response to a leak inside the structure, the team was able to successfully prevent human exposure to potential toxins and additional damage costs. Leading the team was Operations Manager for the Mitigation Department for APEX Disaster, James Miller. Miller started his career in restoration more than 23 years ago working as a Proj-

ect Manager and Estimator for companies such as Eagle Construction and Belfor. Jim and his team are trained to respond to every incident with urgency, composure and professionalism to ensure proper assessment and appropriate recovery response.

What Happened?

The Sunrise Condos in Panama City Beach had a near catastrophe following a leak originating on the 16th floor. Within 30 minutes, the team was onsite to assess the damages and facilitate an appropriate recovery process.

Miller and the team received an emergency call during a production meeting regarding a busted water line on the 16th floor on the Sunrise Condos. The initial leak was caused by a plumbing company that failed to confirm the water was turned off prior to removing a water heater.

When the team arrived, the water had leaked into units 1606 and 1605, and followed all the way down to the 8th floor. Although originally thought to have only affected the two initial units, the team quickly discovered the leak had expanded several floors below. Producing a flow of water throughout the units, the leak extended from the 16th floor to the 8th floor, flooding every unit in its path. Each unit beneath the origin was inundated with water dripping from the ceiling and soaking the floors and walls. The team had to respond quickly and efficiently to ensure further damages and expenses were not incurred. Miller attributes the quick reaction of his team to, "their sense of urgency and understanding of what constitutes a problem and what requires the highest level of urgency."

How Was it Resolved?

After the team was briefed on the issue, they called in the cavalry and directed crews to bring three trailers loaded with equipment to begin the water extraction from the units. Additionally, the team placed environmental controls such as dehumidifiers and fans to pull out the humidity and avoid the accumulation of mold.

Most of the materials the

water touched required removal to avoid the buildup of mold and other potentially harmful contamination. Moreover, the class 4 condition presented additional challenges in drying out structural components such as concrete floors, columns, and beams. Despite the high threats to the structure, the team was able to contain the damage to 16 units and keep the crisis from becoming catastrophic.

Furthermore, by acting quickly, they were able to salvage 50 to 60 percent of finished materials including drywall, carpet, paint, tile, trim and cabinets. Within a couple of days, the humidity levels decreased resulting in minimal damage mainly consisting of drywall removal. "If the structure had not been mitigated properly, the units would have required full scale restoration and reconstruction. This would have cost tens of thousands of dollars in lost rent due to the units being uninhabitable as tenants waited on additional construction to be completed. Proper response, decision making, and action are crucial in circumstances such as these," Miller explains.

The team's quick response stopped mold from forming and ultimately saved hundreds of thousands of dollars in damage. Miller recalls the appreciation of the staff at Sunrise Condos stating, "the client was pleased with our urgency and preparedness. I received regular comments and praise regarding the level of communication from the team as exemplary. They were very appreciative of APEX and our professionalism."

Due to the team's quick response and dedication to preparedness, the issue was successfully analyzed and maintained to prevent further catastrophic damage. Miller reiterates his trust in the team by stating, "the team here is unprecedented, they're the best. They treat every job the same way; they hold the same level of urgency. Regardless of the level of threat, they respond the way they were trained to respond."

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Laundry Tips: Sunscreen Stains



By Steven Harley, CEO, CFO, Head Janitor, Total Laundry Services

In this issue, we want to talk about a stubborn stain specific to our geographical location:
Sunscreen!

Sunscreen stains are basically oil stains. Unfortunately, once oil stains impregnate a shirt's molecules and change the color, it's hard to bring the original color back. But there are a couple of methods to try.

If the garments are white and cotton, try soaking them

in a diluted chlorine bleach solution for two or three hours, then wash the items in a normal warm wash cycle. If the garments are colored, soak them in non-chlorine bleach (Clorox 2) and hot water overnight, and then wash the following day.

A second method you can try might work if the stains are still relatively fresh. Add a touch of dawn directly onto the stained garment and wash in warm water. As long as the oily residue remains, it still can be washed off. However, once the oil at-



taches to the molecule, it becomes permanent.

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