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Man in the Sea Museum, Newly Updated, Makes Waves on Land

By JAMIE ZIMCHEK

In the 1960s, America was aiming for the moon and distant, dark depths of space. It wasn't just the race for space on the horizon though: deep below the ocean surface, another kind of race was taking place, a race for the sea. Forget outer space - this less publicized effort, led by U.S. Navy Divers, would ultimately change the way humans operated underwater, leading to a host of new technologies and the revelation of vast, previously undiscovered parts of our own planet. Though these two races ran parallel, there was regular overlap between astronauts and aquanauts. For example, it was navy divers in Houston that ran exercises with Buzz Aldridge and Neil Armstrong in a deep training pool to mimic the low-gravity conditions on the moon prior to their famous moon landing (Navy Divers still frequently run joint exercises with NASA in fact) and later, during the development



of the Sealab habitats, astronaut Scott Carpenter would participate in several Navy diving experiments. Here on the Gulf Coast, however, it's the aquanauts, not the astronauts, that hold a special place in our hearts, and the Man in the Sea Museum that makes this fascinating facet of local history accessible to mere mortals who but dabble

in the depths.

The Man in the Sea Museum first opened in 1982 shortly after the acquisition of Sealab I, the first underwater habitat for saturation divers (divers who spend extended time at depth). For a number of years in the '60s and '70s, housing divers in this specialized habitat - a highly durable tin can-like structure

built to withstand pressure at approximately 200 feet of water - would allow them to continue to do work at depth without having to depressurize after each dive. Considering a day of decompression is required for every 100 feet of depth, a dive at 600 feet

MAN IN THE SEA
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Pumpkin Sale and Saturdays in the Patch



The Friends of Camp Helen are excited to announce the pumpkin patch is now open! Pumpkins will be sold 7 days a week, from 9 a.m. - 5 p.m. through October 31 or until sold out.

This year, Saturdays in the Patch will feature live music, Bay County Storytellers, PCB Mosquito, cake walks inside the historic Lodge, and more! Food will be available for purchase in the park on Saturdays as well.

Saturday, October 22 is a special

PUMPKIN PATCH
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MAN IN THE SEA

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would call for nearly a week of decompression making short dives to depth incredibly time consuming on the back end.

These habitats allowed divers to stay at these pressurized conditions and conduct dives out of the habitat, then return to their pressurized environs after a job without having to decompress until the project was finished. When they were ready to finally come up after days of work, they could decompress for the needed six days without leaving their chamber. Later, in the '80s, these habitats were moved onto Navy boats above dive sites. Though the habitat was pressurized just like it had been at depth, this more accessible location made it far easier to pass food and other necessities to the divers as they waited to finish the job and decompress. It also meant a ship could move on to different waters while divers decompressed on board, a far more efficient approach.

This was all well into the future when Sealab I was first built in Panama City for deployment off the coast of Bermuda in 1964. After it was replaced by the larger Sealab II, placed off the coast of California, Sealab I spent its final 16 years no longer habitable and sunk closer to home in the Gulf two miles off Thomas Drive. A group of div-



ers decided this was an undignified end for such an important artifact, and in the late '70s, they began pulling strings to get Sealab I back to the surface. Thanks to their efforts, the Sealab I saw daylight once more, and was eventually moved to its current location in front of the Man in the Sea Museum. "That's how it started," explains Steve Mulholland, the museum's executive director. "These divers decided we needed the Sealab up, we need to tell this story." Here, it's been reworked in front of the museum to look much as it once did years when it was in operation, the interior mocked up to very closely mimic its original layout and feel. Even if you don't go inside, its incongruous presence just off 98 makes it a

memorable landmark. But that's not the end of the story. The group of divers responsible - many of them saturation divers from back in the day - went on to form the non profit, Institute of Divers, who do business as the Man in the Sea Museum, named for the first saturation diver projects (also known as the "Man in the Sea Program).

Over the years, a network of saturation divers and their contacts worldwide began to collect items for the museum through donations and loans (many come from the Naval Historical Society), from an original Mark I saturation diver system to dive suits, audio recordings, photographs, and even the small submarine out front, which was shipped to Panama City Beach from Europe. This is a "touch friendly" museum, so visitors are encouraged to get up close and personal with museum exhibits, from trying on dive boots to poking around in Sealab sleeping quarters. One of the mu-

seum's newest exhibits features an unlikely star: Tuffy, a very special dolphin that was trained to assist saturation divers during the Sealab heyday. Tuffy was capable of delivering packages to their underwater habitats, and if aquanauts were to ever get separated from their habitat underwater, the dolphin could also... but wait, that would ruin the story! To learn more about Tuffy, saturation diving, underwater habitats, Naval history and much more, schedule an hour or two to stop at Man in the Sea Museum. The museum is located at 17314 Panama City Beach Pkwy. in Panama City Beach, and open Wednesday through Saturday, 10 a.m. - 4 p.m. There is a modest admission fee that goes to support museum operations. Visit their website, www.maninthesea.org for more specifics.

As the museum gets up to speed again post COVID and Hurricane Michael, they are always happy to take on volunteers willing to help keep up with the landscaping and tree trimming. For more information email info@manintheseamuseum.org.

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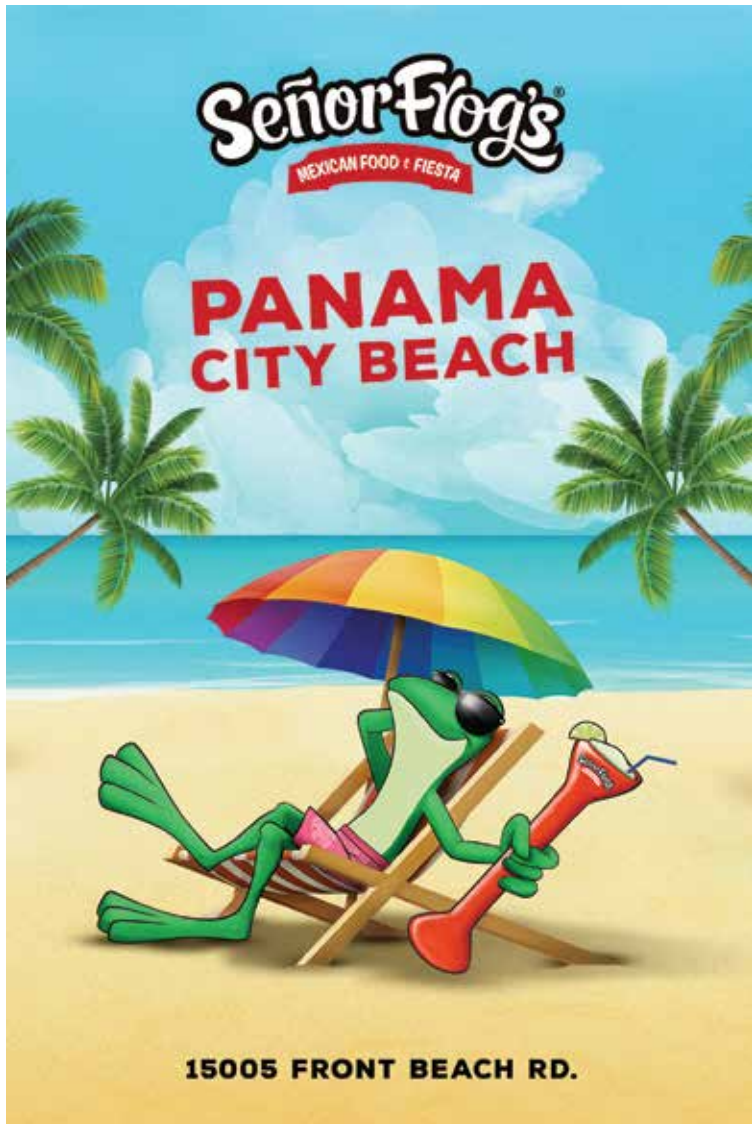


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PCB Marathon Announces Title Sponsor



The Panama City Beach Chamber of Commerce is pleased to announce DayBreak 76 as the title sponsor for the 7th Annual Panama City Beach Marathon presented Visit Panama City Beach. Set for Saturday, December 3, 2022, the 26.2-mile race is a staple event for the community attracting hundreds of residents and visitors to Panama City Beach in the shoulder season.

“I’m thrilled to have the support of a strong corporate partner like DayBreak 76,” said Kristopher McLane, PCB Chamber of Commerce President/CEO. “Nearly 50 percent of last years participants were from out of state. Through this member partnership, we are able to accelerate this winter event which will attract more visitation to the area, ultimately supporting our membership.”

The DayBreak 76 Panama City Beach Marathon is also comprised of a 13.1-mile Half-Marathon, 5K, and Kids



Fun Run, allowing running enthusiasts of all levels the opportunity to test their limits alongside the world’s most beautiful beaches. Participants, friends and family can follow along through live tracking on the Re-alJoy app.

The race begins and ends in Pier Park, with an after party at

Jimmy Buffett’s Margaritaville where all runners will enjoy beer and gumbo. All runners of the Marathon, Half-Marathon, and 5K will receive a long sleeve shirt, all finishers will receive a medal, and age group winners receive awards. The certified course is a 2024 Boston Marathon Qualifier and the race is professionally timed.

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PCB Chamber New Member Spotlight



Introducing: **The Right Move**

“My Mom can’t stay home alone anymore... What are we going to do?” This is a question you may have been faced with concerning a parent. We often find ourselves in the position of making difficult decisions regarding the care and well-being of the dear ones in our lives who once took care of us - and now, they are depending on us to take care of them.

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

ing where is even harder.

Meet Penny Quale, a fifteen-year veteran of the process of helping families successfully navigate this challenge in Atlanta and now in PCB. Penny brings a wealth of understanding and knowledge regarding senior living to this business through her experience, certified dementia training, and senior counseling certifications, which are instrumental in providing education and comfort to families who are struggling for answers. Her passion to help families runs deep as she helped care for her own father. “My precious Daddy was a WWII veteran who stormed Normany Beach at the young



Penny and her father, Wilton Baker, May 7, 1922 - March 13, 2021.

age of 20, he lived to be 98 years old,” remembers Penny.

Security and confidentiality are her top priorities. Company

policy states that no personal or medical information is shared with third parties. Communities only gain client information once the family has made their decision. The Right Move offers in-depth 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 their needs, offer support, guide community tours and provide a comprehensive follow-up once the move-in process is complete. These services are offered FREE of charge to the families as The Right Move

is paid the same rate by all of the communities to insure an unbiased recommendation.

“My calling and passion is to compassionately serve our greatest generation and their families by helping them navigate through the most important decision they will ever make, finding the right community where mom/dad will be loved and cared for. That is my mission.... helping them make The Right Move,” says Penny.

Call Penny at (770) 856-4799 and let her guide you through the difficult journey of finding your parent the right place. You’ll be glad you did. For more information, visit their website at www.therightplace.com.

PUMPKIN PATCH

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evening with a movie after dark (Hocus Pocus) FREE to the public. The pumpkin patch will close at 5 p.m. and we will reopen the parking lot at 5:45 for the showing of “Hocus Pocus”. The movie begins after sunset (around 6:30). Bring your own blankets and chairs.

Pre-registration for this event guarantees entry: www.eventbrite.com/e/movie-in-the-patch-at-camp-helen-hocus-pocus-tickets-418319935187.

Then, Saturday, October 29, we will host the FIRST EVER Witch’s Paddle on Lake Powell. This is also a free event.

We will leave from Camp Helen’s kayak launch at 5:30 p.m. and paddle to the beach for a

picnic. Then we will head back at dusk.

Pre-registration guarantees park entry: www.eventbrite.com/e/first-annual-witchspaddle-on-lake-powell-tickets-412542033327.

For those using the FOCH fleet, reservations are required and will be available at www.friendsofcamp Helen.org at October 8, at 9 a.m.

In addition to our Fall events, the FOCH launched their first Park Pups Calendar campaign and contest. To enter your dog, or pre order a calendar, visit: Friends of Camp Helen | The Friends of Camp Helen 2023 Park Pups Calendar Contest (gophotocontest.com)

While the Fall events are fun, the kayak/SUP rentals offer a unique way to explore Lake Pow-

ell, the largest coastal Dune Lake in the Northern Hemisphere. Group packages and rates are now available, including a picnic prepared by the FOCH and facility rental.

Camp Helen is located at 23937 Panama City Beach Pkwy, Panama City Beach.

More information is available at www.friendsofcamp Helen.org.

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Community

General Fund Budget Paves Way for Improvements



BY MAYOR MARK SHELDON

The City of Panama City Beach recently completed the 2022-23 budget process, approving a General Fund budget of \$73,287,740.

This is the largest budget in the City's history. But there are some unique reasons why it is so large and some of them are related to the COVID-19 pandemic.

When the pandemic began in early 2020, the world economy experienced a major shut-down. Manufacturing stopped, many businesses closed, and workers went home. We entered into about a two-year period of a global shortage of many consumer goods, electronic components, raw materials, and much more.

As the world economy opened back up, the problem was confounded by a new dilemma: a shortage of skilled labor. New labor expressions like quiet quitting, the great resignation, and ghosting described the problems our economy was having getting restarted. Because of labor and material shortages, less companies have bid on City projects, and prices have come in much higher than expected.

During this time, the City had dozens of capital projects in the

works – from the construction of a new fire station to drainage projects. These funded projects have been pushed into the new budget year.

The good news is, we are ready to get started with these long-awaited projects, and they are spread across all departments. The biggest portion of our budget goes to public safety. Fire and Police account for 52% of the General Fund expenditures.

As you consider this long list of large capital outlays, I would ask you to look at it in terms of investment within our community. We know that some of our infrastructure is old, and we are moving forward with our 5-year plan to fix what's broken, as well as prepare for future growth and development.

As you think about this, please remember, the City is the largest community in Florida without an ad valorem tax and we are the fastest growing community in Bay County. The one percent business tax on all goods sold within the City is our largest source of income. This is paid by our local residents, visitors and daily commuters.

This year, we have budgeted for:

- A safe room at Frank Brown Park
- A new Fire Station by City Hall (Station 31)
- A new Fire Station on Alf Coleman Road (Station 32)
- An Enterprise Resource Planning (ERP) software system to manage day-to-day business activities in accounting, purchasing, project management, utility billing, employee HR, and more
- A new Police Substation on the east end of the City

- A new K-9 facility
- Lighting for the Frank Brown Park festival site
- Improvements to North Richard Jackson Boulevard
- Construction of a fire training tower
- Construction of a safe room on Gulf Boulevard
- Adding sidewalks to Hills Road

These projects total \$28.8 million and many have been in the planning for years. Some of these are partially funded by grants, and we are excited to see construction begin soon.

The Front Beach Road Community Redevelopment Area (CRA) is also a record budget which includes \$58.77 million for Segments 3, 4.1, 4.2, and 4.3 as well as improvements to Powell Adams Road and Alf Coleman Road. More than a million dollars is being spent for lighting improvements on Front Beach Road and South Thomas Drive.

In the area of Storm Water, we are expending more than \$6 million total for a variety of drainage capital improvement projects around the City, including the offshore outfall, Gardenia Street drainage improvements, Randy Road drainage improvements, Colony Club drainage improvements on Eagle Drive, Vestavia and San Souci improvements, and Palmetto Trace intersection improvements.

Capital projects in the Utility Department include 22 separate projects for the Water Department and 34 for Wastewater. New water mains, water main relocations, ground storage tanks, water system replacements and improvements will



be made across the City in areas including Gulf Highlands, Woodlawn, Laguna Beach, Alf Coleman, the Front Beach Road CRA, Lantana, Rose Lane, Mandy Lane, Argonaut, West Laird and more.

We are doing the same kind of upgrades in wastewater, adding reclaimed transmission lines and connections, installing odor control, rehabbing gravity sewer lines, expanding capacity, replacing lift stations and much more in many of these same areas where water projects will be ongoing.

At the Aquatic Center, we will be replacing the HVAC in the locker rooms. We will also be replacing the HVAC in the Library.

Cities have many needs. We ask our staff to assess their greatest needs each year. Some things, like upgrading water and sewer services and improving drainage, cannot be postponed. Just like in your household or business, Panama City Beach consistently must balance our greatest needs and decide how to spend our funds for the greater good.

Kudos to our City Manager and Assistant City Manager, Accounting team, and Department Heads for their work on the budget, and ALL City staff for working hard every day to make sure that our public safety, recreational, utility, street, stormwater, building and planning and CRA projects move forward.



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Around the Beach

A Superior AC to Hold Veteran & First Responder Appreciation Lunches in October

The community is coming together next month to give recognition and thanks to our first responders and veterans. A Superior Air Conditioning Company will again hold its quarterly Veteran and First Responder Appreciation Lunch in October... but this time in different locations. All lunches fall on Tuesdays from 11:30 a.m. to 1 p.m. On October 11 the Walton County Lunch takes place at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach. On October 18 the Panama City Beach Lunch will be hosted at Texas Roadhouse in Pier Park North.

Register to win a free HVAC system: Go to ASuperiorAC.com and scroll down to the box at the bottom, “Veter-

ans & First Responders HVAC Giveaways.” Register to win a free HVAC system. One first responder or veteran per quarter will be chosen to win. The giveaway is open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/Medics, Police, Sheriffs and Fire Fighters.

For more information on attending, sponsoring, and raffle donations, please contact Steve Richmond at (850) 328-2269.

Neighbors Night Out Under the Pavilion Oct. 19

Join friends and neighbors at a special Grand Lagoon meet-up on Wednesday, October 19 from 5:30 to 8 p.m. at the Sheraton PCB Golf Resort & Spa. “Neighbors Night Out Under the Pavilion” is hosted by STROLL Grand Lagoon and is free and open to the public. Our mission? To connect and engage the community! This fun social



is co-hosted by Make-A-Wish, granting wishes to children with life-threatening illnesses. Make-A-Wish is becoming more entrenched in our community, having recently arrived in North Florida, and their team would love to meet you that evening. Live music will be provided by the Victor Payano Jazz Ensemble, so bring your dance shoes! The Sheraton will provide hors d'oeuvres with a cash bar. Local businesses will be on hand to meet & greet guests and showcase their products and services.

Save the date – and please join us for this fun community event!

Pier Park Kicks Off Halloween Costume Drive

Pier Park announced today that the shopping, dining and entertainment complex will again help locals and visitors in need by hosting its annual “Halloween Costume Drive.” The Pier Park team will be collecting new and gently-used costumes at the Mall Management Office located at 600 Pier Park Drive, Suite 125.

Halloween costume donors are invited to drop off their items any weekday from October 3 to 28 between 8:30 a.m. and 5 p.m. Costumes for adults and children in all sizes are needed. The week of Halloween, October 24 through 28, guests can browse the donations to find their favorite scare wear while supplies last. The costume bank will be open during regular office hours.



Additional details about the drive and the mall’s trick-or-treating event, “Boo by the Beach,” can be found on the Pier Park Facebook Event page. To schedule interviews or capture B-roll, please contact Lee Ann Leonard at leeann.leonard@simon.com or (850) 236-9962.



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 Community

Family Fun, Field Trips, a Fish and a Cat in a Hat

In the late '90s, when I was working as a professional actor, a couple of my gigs were theater for young audiences touring productions. On one tour, I had the privilege of performing Shakespeare all over eastern Tennessee at middle schools, high schools and community colleges. My first ever experience in the Panhandle was on a different tour with Ruth Eckerd Hall out of Clearwater, where we performed a stage version

of "One Hundred Dresses" at elementary schools, including Chattahoochee Elementary School.

We had finished performing the play and we were given the chance to have lunch with some of the children. Soon I realized that I had a little buddy. This little boy in first grade gravitated toward me so we hung out, talked and ate lunch together with the group and really connected.

While interacting with him,

I noticed these bumps and scars on him so I asked the teacher about it. I was told that the boy was in foster care because his parents had extinguished cigarettes on him as a punishment. She offhandedly made the comment that perhaps connecting with the play could inspire him. My heart sank, my eyes welled up and I took a deep breath and cherished those moments with him. The thought that I, as just an actor, could affect someone's



life in a positive way like that revealed an even deeper connection to theater for me. In the summer of 2015, Grand Boulevard launched a partnership with Emerald Coast Theatre Company to produce Theatre Thursdays in the park. We did a 45-minute adaptation of Shakespeare's "A Midsummer Night's Dream." It was thrilling when Jennifer Steele of the Cultural Arts Alliance of Walton County reached out to provide funding for us to take the show to all the elementary schools in Walton County. While at West DeFuniak Elementary, the vice principal shared with me that a student commented to her after the show that she had never even been to a movie theater and she was so excited to see a "real" theater play! Another of my favorite memories is when our friends Beth and Rio brought their 6-month-old daughter to see "Rainbow Fish the Musical." Beth came to us after the show and shared that she wasn't sure her 6-month-old would engage, but was blown away at how her baby paid attention to the live action going on right in front of her! We are so thrilled to be the first place some children are experiencing theater and in the process providing a fun and positive family experience as well. These early experiences are what inspire me to always find ways to serve our community through plays designed to inspire and educate children: Theatre for Young Audiences. One of my favorite moments at ECTC is seeing those children hop off their school bus in matching class T-shirts and enter the theater with wows and oohs and ahhs. They sit and watch the actors wide eyed, fully engaged, following the story that was designed with them in mind. You can see their souls being inspired to view the world through another perspective. And with that, the seed of empathy is planted and perhaps the inspiration to change their world has sprung up in them.

In October, we are already expecting hundreds of school children at the theater for our production of "Cat in the Hat." We couldn't be more excited about these field trips! We also have weekend shows for families to come out and enjoy this wonderful production. Everyone's favorite mischievous cat is featured in this theatrical adaptation by Katie Mitchell of the Dr. Seuss classic. From the moment his tall, red-and-white-striped hat appears around the door, Sally and her brother know that The Cat in the Hat is the most adventurous cat that they have ever met. With the trickiest of tricks and the craziest of ideas, he is certainly loads of fun... but what will Mom find when she gets home? You'll have to come to the show to find out!

The show runs from Friday, Oct. 14, to Sunday, Oct. 23. Public performances are Oct. 15 and 22 at 6 p.m. and Oct. 16 and 23 at 2:30 p.m. School Field Trips are offered Oct. 14, 19, 20 and 21 at 9:30 a.m. and 11 a.m. Colorful clothing, footie pajamas and striped hats are not required but wholeheartedly acceptable attire!

*Nathanael Fisher
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Pirates and Fishing! What Fun Awaits!

BY PAM ANDERSON

With the end of September comes the Second Annual PCB Fishing Rodeo. This year's lineup of fishing fun, great vendors, and outstanding entertainment is sure to be a winner!

Fall is a great time of year to be fishing. As the air temperature cools, so does the water temp. That brings in a lot more fish from deeper water.

Triggerfish are biting! (Ugly fish/great taste!) Besides the ever-popular (and plentiful) Vermilion Snapper, anglers are catching quite a few Lane Snapper on the head boats. The Black or Almaco Jacks are great fun to catch. They're delicious smoked, or grilled or simply broiled in your oven.

If you are a fish-lover like a lot of folks here, you can make a great meal on what many people think are not worth the trouble. Ever try grits & grunts & greens? A truly Southern delight. Like triggerfish, grunts aren't as popular as some other species, but they have clean white meat that is yummy - fry it, you'll like it!

Charter boats are bringing



in some large Amberjacks, Vermilion Snapper, Black Snapper (Mangrove Snapper), and Scamp, as well as a lot of Triggerfish. We just got word that the King Mackerel are running this week, so they will be available for a while also. There are 30 charter boats here at Capt. Anderson's Marina just waiting to make your day a great one.

Guide Boats are bringing in plenty of Redfish (Red Drum) and Flounder. For the more laid-back angler, spend some time with one of our excellent guides who will navigate to the prime fishing spots in the bays and jetties. With vacations over and children back in school, it's peaceful out there. Come watch the sunrise as you bring in a nice Redfish!

The PCB Fishing Rodeo is on from Sep-

tember 23 through October 9. What a great time to get out and enjoy fishing, all the great vendors and entertainment with your family and friends. Check out PCBFishingRodeo.com for a full schedule of events.

Pirates of the High Seas Fest is back! On their third day, October 9, the Pirates invade the PCB Fishing Rodeo for a grand day of Pirate fun and Fishing. This is their chance to get up-close and personal with all the kids with the Pirate Pet Parade. Learn some Pirate folklore and dance with a Pirate. And don't forget the Pirate Chase! Charter boats and Capt. Anderson III will chase the pirates down the Lagoon, water guns a-blazing. Don't let the grownups fool you; they get into it as much as the kids! Get your tickets early for this trip!

The Event Center is having a great year hosting political events, Christian speakers, weddings and receptions, seminars and more. What a beautiful venue! Check out the virtual tour at CaptainAndersonsEventCenter.com.



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, 30 private Charter Boats, 10 Guide Boats and 4 Dive Boats... and Shell Island/Dolphin Cruises.

Visit www.CaptAndersons-Marina.com.

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 Community


Let's Get Growing with Julie: A Few of my Favorite Things Part III – Hummingbird Feeder

By JULIE MCCONNELL,
UF/IFAS EXTENSION

When I was writing Part II of this series last month, I had planned to shift to annual flowers, but I have been enjoying hummingbirds visiting my gar-

den the last few weeks so much I decided to share some great plants for those feisty visitors instead.

Hummingbirds consume large amounts of energy which needs to be replenished fre-



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quently throughout the day. It is estimated that an adult feeds every 10-15 minutes during the day consuming approximately half their body weight at each feeding! To support hummingbirds in your garden, offer a variety of attractive nectar plants with blooms from spring to fall.

A few of my favorite plants that are low maintenance and attract hummingbirds are salvia, firecracker plant, and bottlebrush. These plants all have tubular flowers with nectar at the base which limits which types of animals can feed on them effectively, giving hummingbirds with their long beaks an advantage.

Salvia

Salvia is a genus that contains almost 1,000 species found across the globe. These versatile plants may be grown as annuals, herbaceous, or woody perennials depending on the species. A few salvias that grow well in Northwest Florida and attract hummingbirds are:

Scarlet Sage (*Salvia coccinea*) and Autumn Sage (*S. greggii*) are native to Florida, 1-2 feet tall, red, pink, or white flowers spring to summer, perennials in Zone 9.

Mexican Sage (*Salvia leucantha*) 2-3 feet tall, purple and white velvety flowers late summer to fall, perennial in Zone 9.

Firecracker Plant

Firecracker Plant (*Russelia equisetiformis*) has an interesting weeping habit with needle-like linear leaves and is covered with tubular red flowers from spring to summer. Firecracker Plant gets 2-4 feet tall and 3-5 feet wide. It is a perennial in Zone 9 and may remain evergreen if winter is mild.

Bottlebrush

Bottlebrush (*Melaleuca citrina* formerly *Callistemon citrinus*) is an evergreen small tree that blooms from spring to late summer. Blooms are inflorescences composed of 20-40 individual red flowers. Bottlebrush is tolerant of drought once established and requires well-drained soil; over watering or poorly drained soil leads to root rot.

These are just a few of the many plants we can grow to attract hummingbirds to our garden. Features to look for are plants with tubular flowers blooming from April to November. Although red and orange are colors most associated with hummingbirds, they will visit other colors such as the purple salvia mentioned previously. Staggered bloom times and plant diversity are good strategies to attract all types of wildlife to your garden, so keep expanding your plant palette!

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

Hummingbirds of Florida <https://go.ufl.edu/3syvrkm>

UF/IFAS Gardening Solutions Salvias <https://go.ufl.edu/we63soi>

UF/IFAS Gardening Solutions Firecracker Plant <https://go.ufl.edu/y3yr6i0>

UF/IFAS Gardening Solutions Bottlebrush <https://go.ufl.edu/5cvurf2>

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'Fright Nights' at the Center for the Arts

The Bay Arts team is excited to announce the opening of Fright Nights on Friday, October 28, 2022, promising it to be the most terrifying haunted attraction in Panama City this year.

"We are excited to be hosting an event of this nature in the Center for the Arts, right in the heart of historic downtown Panama City. With our great creative team and the amazing community support received, we have all the ingredients to create something really special for our community," said Jayson Kretzer, Executive Director of Bay Arts Alliance.

"For many years, the Jaycees Haunted House was a tradition we loved, but there hasn't been a haunted house experience down here since Hurricane Michael. Our team decided it was time to bring the screams back to downtown."

This year's haunt will feature the Raven Queen, a towering sorceress who some may remember from last year's haunted walking tour. According to the story, the development of



downtown Panama City has encroached on the Raven Queen's domain, the Ravenwood Forest. Now, she has stormed into town with her minions to gather the souls of the citizens as restitution for this transgression. Brave guests will have to weave their way through Iktomi's spi-

der cavern, avoid the Queen's hidden henchmen, and survive Ravenwood's Carnival of Souls in order to help break the Raven Queen's hold on Panama City.

"Planning Fright Nights has been a new experience for us since we are creating interactive pockets of terror throughout the entire building" said Tori Haudenschild, Education and Events Manager of Bay Arts Alliance. "It's been awesome to see the outpouring of support we've received from our community for this project...now I can't wait to scare the pants off of them!"

The tour is wheelchair accessible and recommended for audiences aged 12 & up. Bay Arts Alliance suggests that parents take into account their children's tolerance levels for jump scares, creepy scenes, and loud noises.

Fright Nights, located in the Center for the Arts building in historic downtown Panama City, will be open October 28, 29, & 31, with a special press and invite only preview on October 27. Admission ranges

from \$15-20, depending on the night. Tickets will be purchased at the door, which opens each night at 6 p.m. with sales closing at 9 p.m. There will be photo

ops and vendors on site for those who survive the experience.

All the proceeds will go to support the mission of Bay Arts Alliance.

Bay County Sheriff's Office Alert

The Bay County Sheriff's Office has issued an alert regarding the use of locator capabilities on stolen electronic devices.

Often when electronic devices are stolen, owners use locator capabilities to try to find the stolen item. One example of this would be the Apple AirTag Locator.

Sheriff Tommy Ford warns anyone using locator capabilities in an attempt to find stolen electronic devices that this capability is not always accurate. It can appear your stolen items are "pinging" within a building, like a residence, when in fact they are not actually within the home. Sheriff Ford urges anyone who believes they have locat-

ed a stolen electronic device to first call local law enforcement and do not knock on the door and try to confront the person inside. This could be very dangerous. Allow law enforcement to make the contact and help you get your stolen items returned, if they are actually within the residence.

Again, if you have had electronic devices stolen, please call law enforcement to report the theft. If you attempt to use the locator technology to find the stolen item and believe you have located the residence it is in, call local law enforcement to make contact with the person in the home. Do not make contact yourself, as this could be dangerous.

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



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 Community

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Anne Thrift was born in Atlanta and grew up in Marietta, Georgia. She's lived in Florida for some time, moving here to Panama City in 2015. Before turning to art, Thrift pursued degrees in the health sciences field, earning a B.A. in Psychology from Rollins College and a M.S. in Health Education (Exercise Physiology concentration) from Florida State University. Her experience as a former collegiate swimmer, Anatomy & Physiology adjunct instructor, swim coach, academic advisor, and Physical Therapist Assistant helped pave the way for exploring the mind-body relationship from an artistic perspective. As an artist, Anne Thrift has continually felt that ever-present inclination towards creating artwork that merges her passions and welcomes personal connection to each piece.



"The human body, in my opinion, is the most masterful piece of art," she explains. "I see the body as a dynamic entity, existing not as one particular

snapshot but rather an ever-changing, vulnerable state of destruction and reconstruction. All too often we think of either science or art; however, I would like to welcome to the notion of science as art."

ARTnatomy 4.0: Joint Spaces, her current show, was created to highlight joints of the human body in a way that offers a mixture of elements, for the overall vision does not quite fit one particular style. Aiming to capture the classic black and white vibe but with a more contemporary, abstract flair, her intent is to offer a biomedical and educational yet playful experience for

the viewer. The bright fluorescent colors were included as a nod to highlighting textbooks during all those scholastic years she spent as a student and teacher. The neon areas also strive to embrace the negative space between all the convex and concave contours of the human frame. "I intentionally made brush strokes, textured areas, and lines that are not perfectly straight, as to mirror the organic aspect of the human form and reinforce the hand-crafted quality of an original acrylic painting (rather than a print or digital image)," says Thrift.

ARTnatomy 4.0, runs from Oct. 8 through Oct. 31 in the private event room of Taproom in Historic St. Andrews located at 1010 Beck Ave, Panama City, FL 32401. There will be an opening reception on Saturday, Oct. 8 from 5-9 p.m., and Taproom will also be offering a food truck and live music that evening. All artwork will be on display and for sale during normal business hours.



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Community Support for the Arts

BY MATT PITTS, PRINCIPAL,
SURFSIDE MIDDLE SCHOOL

Surfside is one of the few middle schools in northwest Florida that still carries a full band, jazz band and chorus program that features musical theater. SMS has received national recognition for their support of music in the schools by The NAMM Foundation. Surfside was one of only 80 schools in the nation to receive the NAMM Support Music Merit Award for demonstrating outstanding achievement in the effort to provide music access to all students and was recognized by the U.S. senate for this achievement. This award falls in line with the state of Florida's recognition of Surfside's music program as well. We have received the Secondary Music Enrollment Award 5 times. This award is earned by having at least 50% of the student population enrolled in a music program.

The band, as well as chorus programs, receive straight superiors during state judication every year. Our jazz band has just received a superior for the fifth straight year and has been recognized by the Florida Bandmasters Association for this. Surfside is the only jazz band north of Orlando that has received this recognition. The musical theater program performs full scale musicals once or twice a year and have received rave reviews for their performances. While the program's success speaks for itself, the fact that they have no real area that is adequately equipped to help showcase these programs is a huge stumbling block and that is where the St. Joe Company steps in. Surfside was awarded a \$50,000 grant to help refurbish an outdated stage and sound area where these programs can be showcased. There are many activities that take place on any given school day that would not happen without the help and assistance of our community partners. While many states and schools are cutting back on music programs because of funding, we make ours a top priority and will continue to focus on this for our students. Music is truly musical math and is one of true expressions of self for these students. It is something that they will be able to carry with them the rest of their lives.



Thanks to St. Joe and other community sponsors, SMS students are getting to live out their dreams in the Arts at Surfside Middle School.



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2022 FALL SEMESTER CLASSES

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OCTOBER 6, 5:00-7:00 PM
THE SCIENCE OF CRIME SOLVING

Charla Perdue - Ohana Insitute, Inlet Beach



OCTOBER 11 & 18, 5:00-7:00 PM
CYBER SECURITY FOR ADULT LEARNERS

Dr. Banyon Pelham - Ohana Insitute, Inlet Beach



NOVEMBER 2, 5:00-7:00 PM
A WRITER'S PERSPECTIVE

Ann Kief - Ohana Insitute, Inlet Beach



NOVEMBER 16, 5:00-6:30 PM
AUTUMN FLORAL WORKSHOP

Cari DeGregorio - Rose and Co., Miramar Beach

Stay Curious SPEAKER SERIES

10/25, 6:00 PM: **Leaders of a Musical Revolution**

Dr. Chris Hasegawa at Ohana Institute, Inlet Beach

10/26, 6:00 PM: **Your Aging Brain**

Dr. Chris Hasegawa at Ohana Institute, Inlet Beach

11/10, 6:00 PM: **9/11 at the Pentagon**

Brigadier General John Adams at Ohana Institute, Inlet Beach

Education

An Addiction-free Future at Arnold High School

BY BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

We are always trying to share important messages of hope and encouragement with our students and recently I had the chance to hear one of the most inspiring messages I've heard in recent memory and I'd like to share part of it with you.

Students were gathered at J.R. Arnold High School for the "The Facts, Your Future" assembly which is an initiative from our First Lady, Casey DeSantis. The initiative focuses on making sure students have important information about how their lives are negatively impacted by illegal substances so they can make

informed and healthy decisions. The assembly included our Bay County Sheriff Tommy Ford, our own Sandon Speedling from the Florida Department of Health in Bay County, and Frederick Womack from the Department of Juvenile Justice in Tallahassee and a former Arnold student.

Sheldon Jernigan, the former Arnold student, is currently a successful realtor with Beachy Beach Real Estate and is the father of two students who attend Bay District Schools. But Sheldon wasn't at the assembly to talk about his children or his successful career; he was there to share his personal addiction story with students in the hopes that it



would help some of them.

Sheldon told the young audience about how he started using gateway drugs and alcohol at an early age and how he knew, for sure, that he had a handle on his usage and that he wouldn't let it get out of control.

He candidly admits how wrong he was.

Fast forward a few years, and Sheldon shared that there was a nationwide missing person's report out for him while he was living on "skid row" in California and using drugs every day. Stealing to help pay for his habit, Sheldon was homeless and hopeless.

But his family never gave up on him and continued searching. Unfortunately, during that

time, Sheldon's wife (who had custody of their children) passed away from an overdose and the children went to live with their grandmother.

And that knowledge, that his children were without a parent, helped set Sheldon on the path to recovery. His troubled past led to more than 15 stints in rehabilitation and countless arrests and encounters with law enforcement.

Sheldon begged the students in attendance to take care of each other, to intervene with friends who are making bad decisions and to ask for help for themselves or others. His story, he noted, has a happy ending but so many do not.

It's all too easy for our children to think that bad things happen to those who use drugs in other places but not here. Sheriff Ford noted that more than 300 Bay County residents died last year from overdoses and he equated that to all of the students sitting in one-third of the auditorium. Sandon Speedling told the students about the personal addiction story with a family member

of his and that person's eventual death. I shared the story of my own father who battled alcoholism, and the impact that had on my brothers and me.

We must keep telling our students about these stories, these facts, these numbers and these tragedies. We must help them understand that "bad things" do happen to good people here and that it only takes one tainted piece of food, one tainted pill, one chance encounter with something deadly like fentanyl to cause life-long repercussions and even death.

I am grateful to all who helped share this important message at Arnold recently and all of those who are sharing their stories with our students at other locations and in the community. We must do all we can to protect this generation from the evil that exists in this world and it's going to take a concerted effort by ALL of us to achieve that lofty but worthwhile goal.

Thank you for all you do to support our students. Stay safe and God Bless!

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IN THIS ISSUE

ISO: PCB's Best Southern Food

Recipe: Southern Squash Casserole

ISO: PCB's Best Southern Food

By JACK SMITH

Southern cooking has some international roots showing. Fried chicken, rice and gravy, sweet potatoes, collard greens, and spoon bread - all good, old fashioned, down home Southern foods, right? Wrong. The fried chicken and collard greens are African and the rice is from Madagascar. Southern cooking, as it turns out, was born out of survival techniques, like frying and salting meats to keep them edible. We can thank Native Americans for that. So Southern food was not invented by your grandmother. Sorry, Paula Dean.



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schooners.com

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



Capt. Anderson's Restaurant

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

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

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christosportsbarandgrill.com

At Christo's, we do Southern right. Try our smothered fried chicken plate: boneless chicken deep fried to perfection served with homemade mashed potatoes, green beans, and topped with chicken gravy.



Paparazzi Gourmet Deli

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

Paparazzideli.com

Paparazzi Gourmet Deli might have a menu that's more Southern Italy than "Southern," but for comfort food (and dinner), it's hard to beat, whether you're there to eat in or in search of an extended family-sized lasagna to take home for a Southern-style holiday feast. Other options fit to feed a crowd include Baked Ziti, Chicken Parmigiana, Manicotti, and more. Call a day ahead to have these dishes hot or oven-ready at pick up (don't forget their Banana Pudding made from scratch either).

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 Dining

Recipe: Southern Squash Casserole

By SUSAN BENTON,
30AEATS.COM

My mother, Charlotte, makes the best squash casserole, and no matter how I try, mine is never as delicious as hers. It is always a favorite, and a dish that is comfort food to me.

Whether at a church social, a holiday gathering, a family dinner, or to share with a friend

in a time of need, this old favorite has been the workhorse of Southern side dishes for decades. Squash casserole is the just-right accompaniment for everything from fried chicken at a summertime Sunday lunch to roast turkey at Thanksgiving.

The main ingredient is typically yellow squash, but some recipes call for other summer

squash such as pattypan and zucchini. Most recipes usually include chopped onion, as well. Once you get past those two core ingredients the differences begin.

Ingredients:

- 1 small onion, finely chopped
- 5 strips of bacon, coarsely chopped
- 3 lbs. of yellow squash, thinly sliced
- 2 cloves garlic, minced
- 2 eggs, beaten
- 8 oz. sour cream
- 1/2 teaspoon salt
- 1/8 teaspoon black pepper
- 1 1/2 cups shredded cheddar cheese
- 1 sleeve buttery crackers (like Ritz)
- 3 tablespoons butter

Preparation:

In a large skillet, cook bacon and over medium heat 10 to 15 minutes, or until bacon starts crisping, then set bacon aside on a paper towel.

Add onions, cooking until translucent

Add garlic, sauté until fragrant.

Add squash and sauté 5 minutes, stirring occasionally.

Toss in cooked bacon.

In large bowl, combine beaten eggs, sour cream, salt, pepper, and cheddar cheese. Mix well.

Add squash and bacon mixture to bowl. Mix well. Turn out into a greased 9x13 casserole dish.



Topped with crushed crackers and pats of butter.

Bake at 350 degrees F from 35 to 40 minutes, or until casserole is browned and bubbly.



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Dying to Strum and Pick?

Have you always dreamed of learning the guitar? Or do you have a guitar tucked away somewhere at home, gathering dust and begging to be given a new lease on life?

Despite its intimidating appearance, the guitar is one of the easiest musical instruments to start playing right away. It's also very low-maintenance. After some quick training on changing and tuning the strings, you'll be set up to look after your guitar for a lifetime.

Concerned about the size of the guitar? There's no need to worry, 3/4 and 1/2 sized guitars are a popular choice for more comfortable maneuverability around your new instrument.

Smaller hands might also enjoy the ukulele – a similar instrument with four strings, rather than the guitar's six. The baritone ukulele is an especially great choice as it shares the same tuning as a guitar (minus the lowest two strings). Compared to the more well-known ukulele types, a baritone has a bigger body and thicker strings making it a great stepping stone towards the guitar.



Guitar teacher Scott Gilmore has picked out some top choices for newbie guitar players. Each song has just three or fewer chords.

Riptide – Vance Joy

First off, we're heading down under with 'Riptide' by Vance Joy. This song was the second-longest charting single in the 2015 US Billboard Hot 100, appearing on the charts for 43 weeks. It also earned its spot at number 94 on Triple M's 'Ozz-

est 100 – most Australian songs of all time list. This song originally features the tenor ukulele, though it can just as easily be translated over to the guitar.

Sweet Home Alabama –

Lynyrd Skynyrd

A classic country rock anthem to express southern pride, this song has a simple, yet catchy chord progression and is an excellent introduction to the pick-

ing technique after you're ready to progress from strumming.

A Horse With No Name – America

This song, originally named "Desert Song," was the most popular single from folk-rock band America. It follows a character's journey through the desert with his horse while finding comfort and tranquility in the barren landscape. It's easy to feel the hot, dry, and oddly peaceful desert atmosphere as the acoustic guitar marches between just two different chords. It's an excellent choice for beginners as you'll need only two fingers to play the chords.

Ready to take your first step towards mastering the guitar? Give our studio a call at (850) 231-3199 to arrange a visit. Check out our website at www.Studio237Music.com. Located in Santa Rosa Beach.

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 Wellness


BY JAMIE C. WILLIAMSON, PHD

It's Time! 5 Steps to Finally Letting it Go

Fall is the time when trees remind us how important – and beautiful—it can be to let things go.

As the days grow shorter, trees sense the natural loss of light and undergo chemical changes that causes their leaves to shift from a green pigment to the colorful yellow, orange, and red we associate with autumn's unique beauty.

Lovely as this is, it happens because the trees block the veins that move water to the leaves. Once a leaf is completely choked off, it is detached from the tree. The trees know that letting go of the leaves is necessary if they are

to cope well during winter and thrive in the spring.

So, how do you let go of what is draining your energy and threatening your ability to thrive?

Follow these 5 steps.

1. Face reality. Identify the aspect of your current or past

circumstances that drains your energy, keeps you agitated, and threatens your overall happiness.

2. Assess your reasons for holding on. What do you keep telling yourself that justifies holding on to someone or some feeling that brings you no joy, drags you down, or is toxic for you? What rationale do you use to deny reality and prolong your ability to let the heavy burden go? Read these common examples.

a. My inattentive husband will show more affection to me if I just lose these 20 pounds I gained since we got married.

b. She cheated on me. She and her boyfriend destroyed my life and shouldn't be allowed to get away with it. I'm going to get a cut-throat lawyer and make her life miserable.

3. Reframe your reality. Rephrase the way you think about your situation and acknowledge your personal power and responsibility for your own happiness.

Delusional thinking and denial involve a misplaced sense of personal power. When people distort the reality of their relationships, they accept the belief that they have the power to change others – which, of course, they do not. Nobody does.

When people manufacture distortions, they embrace the belief that they have no power to change themselves or their reactions to the people or past events in their lives – which of course, they do. Everybody does.

Face the facts. Then reframe your response, so that you are the hero of your story, not the victim. Using our examples:

a. My husband is indifferent to me and has been for some time. I'm a vibrant woman. I'll invite him to marriage counseling. If he won't go, I'll leave him so that I can be free to enter a new relationship with someone who loves me, just the way I am.

b. My wife was unfaithful to me, which is not ok. But her affair was a symptom of the problems in our marriage. We were both unhappy. I will stop hating because she actually did me a favor. Now I am free to build a truly happy life with someone else.

4. Forgive others and yourself. Reframing your story is an important step up to the high ground of forgiveness. Forgiveness challenges most people

Continued on page 22



Speaker Series
presents

CHRIS HASEGAWA

Oct 25, 6 pm CT
Ohana Institute
12805 US Hwy 98 East Suite J100, Inlet
Beach, FL 32461

&

Oct 26, 6 pm CT
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Please join us for a **free** two-day fun and inspiring speaking engagement with Chris Hasegawa, PhD. He is a retired Dean of Extended Education and International Programs at Cal State Monterey Bay. His doctorate focuses on how to explain complex scientific concepts to people who don't have extensive scientific backgrounds. Chris was also a professional jazz musician and is currently the President of the Monterey Peninsula Choral Society.

Tuesday, October 25: The Beatles, Temptations and Beach Boys: Leaders of a Musical Revolution

Chris will show clear evidence that these three groups influenced each other and ultimately all of popular music. Chris will show the historical, developmental, and musical intersections of these three legendary bands.

Wednesday, October 26: Your Aging Brain

Chris will take a non-technical look at what happens in your brain as you age. He will present how the brain works and how those processes change over time as evidenced by brain scans and the newest thinking about how the brain works.



October is **National Protect Your Hearing Month**.

Check out these potential risks and ways to protect your hearing this fall.

Fall is the season of colorful leaves, football games, and nature walks. But on the flip side — it's also the season of loud leaf blowers, cheering crowds, and potential seasonal allergens. Because of this, it's important to learn how to protect your hearing in the fall. Let's look at some top considerations:

Protect your ears from seasonal sounds

Every season tends to have its own loud sounds to watch out for:

- Loud concerts and festivals in the summer
- Fireworks in summer and winter for Fourth of July and New Years
- Landscaping equipment spring through fall — lawn mowers, tillers, and leaf blowers
- Gunshots during the fall hunting seasons
- Loud sporting events, like football, in the fall
- During the fall (and the other seasons too!), it never hurts to equip yourself with the right items to protect your hearing. Carrying earplugs or other hearing protection around with you can protect your ears from surprise noises!

Don't skip the sunscreen

Just because the temperatures may be cooling off doesn't mean the sun isn't still strong! The sun emits ultraviolet radiation all year, although the rays do get weaker as the sun's angle changes. Applying sunscreen before going outdoors is a good skincare and ear care tip you can use all year long.

Be aware of allergens

If you suffer from allergies in the spring, you'll probably have a few to deal with in the fall too! Ragweed pollen is the most common fall allergen, while rarer allergy-inducing plants include burning bush, sagebrush, and tumbleweed. Allergies can affect our ears in a variety of ways, triggering symptoms like muffled hearing, itching, dizziness, ringing, and potentially ear infections.

Check out this previous blog post to learn how to protect your ears during allergy season. The most important things are keeping your ears and hearing aids (if you use them) clean and dry, and taking antihistamines to relieve ear pressure.

Keep your ears warm

Moving into the later half of fall, dropping temperatures can also affect your ears. Since ears don't have a layer of insulating fat, they're one of the first body parts to get cold! Starting at temperatures around 59°F, the blood vessels in your ears will start to constrict. This can impact hearing since your ears need blood flow to function. Because of that, fall is a great time to pull out your hoodies, hats, and earmuffs!

Schedule a hearing test if you haven't yet

There are several compelling reasons to get



an annual hearing test with a Hearing Care Provider. They help you identify potential issues early, prevent future damage, talk about your concerns, share new ways to protect your hearing, and start treatment as soon as you need it. Fall is a herald that the year is coming to an end, so give **All Clear Hearing Centers** a call if you haven't had your appointment yet!

Source: <https://www.captel.com/2022/09/fall-hearing-health-tips-infographic/>

SCHEDULE OF EVENTS

Questions about your hearing?

Join All Clear Hearing Centers for one of our upcoming events.

October 4, 5, 6 & 7
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October 18, 19, 20 & 21
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 Wellness


BY DR. RICHARD CHERN, M.D.

How often does this happen? You wake up but don't feel rested. You won't be productive so maybe just skip the day. You drag yourself out of bed and go through the motions. The goal

is to get back home and end the day. You can watch TV, play on the phone, eat dinner and head back to bed. Surely tomorrow you'll wake up with some motivation to accomplish those long-term goals.

This happens to all of us and occurs more often the older we get. Luckily we can increase the number of those motivated days.

Before I started treating patients with hormone pellets, I first became a patient. I was hesitant initially because my levels were in

the normal range and I thought I felt normal. Sometimes I lacked motivation, sometimes I took naps, sometimes I didn't want to go to work, sometimes I fell asleep on the couch. Regardless, I still took care of my responsibilities, I got the bills paid, I had some fun, and I was pretty comfortable. I did notice over time it was getting harder to have fun, harder to feel rested, and harder to take care of the responsibilities.

After some convincing, I decided to get treated. My lev-

els prior to treatment were in the reference range or "normal range" but they were nowhere near the optimal range. After treatment, I quickly understood I had been missing out on more than I could imagine. It's hard to describe but almost immediately I began to feel healthier, I started getting more energy, I had a desire and drive to be more active. I slept so well that the afternoon naps were no longer needed. The fog lifted and I was finally able to focus and concentrate on the important things in life.

Most people think about libido when you mention hormones but that's just one of the many many benefits of treatment. There are so many benefits to getting your hormones right it's difficult to figure out why anyone

would want to go without.

Don't miss out on your opportunity to feel healthy and alive again. Come get tested and let us talk to you about your levels. Remember, just because your levels are "normal" doesn't mean they are healthy or optimal.

Dr. Richard Chern, MD, provides hormone therapy to men and women from across the country. He is also on staff at BioTE Medical and teaches hormone therapy to new providers including providers right here in our local area. He treats many of the medical community in the area. He is a platinum BioTE provider and runs one of the largest BioTE hormone clinics in the country in Miramar Beach. Call Dr. Richard Chern, MD today for an appointment at The Hormone Restoration Center at (850) 837-1271.



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IT'S TIME

continued from page 20

because they feel that if they let go of their anger, they are either giving up or giving in. But forgiveness is neither - it is LETTING GO.

Forgiving others releases you from the hold they have on you so you can truly let go of your hurt, anger, or disappointment.

Forgiving yourself, while also making amends to those you wronged, liberates you from the self-imposed shackles of shame, embarrassment, guilt, and remorse.

Forgiveness – for yourself or others – brings out your vibrant colors, cuts off the water supply to your pain, and allows the spent leaves of the past to fall gracefully to the ground, making it possible for you to prepare for and thrive in your new life.

5. Improve the present.

Accept responsibility for letting go of what drains your energy and keeps you from thriving. Use your lessons learned to boldly face the facts and replace your

denial and delusional thinking with acceptance and an authentic assessment of your reality.

Decide to change the way you respond to your circumstances. Write down your revised story that makes you the hero (without villainizing others).

Set goals for a stable, happy future. Make a list. Commit to and plan for making progress. Cross at least one thing off each day.

When your leaves of anger, resentment, disappointment, and heartache fall away, you will be much stronger and ready to prepare for your own delightful spring.

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.

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Sean of the South



BY SEAN DIETRICH

This is not my story. It was told to me. In fact, I'm hearing it for the first time, just like you are.

The year was 1982. The old man climbed out of a rust-red Ford. He was ancient. He walked with a shuffle as he hobbled into the supermarket. Struggling to walk. Fighting to breathe.

A young man in the parking lot saw him get out of the rust-red Ford. He rushed ahead to help. The kid was wearing a black sports coat. Black tie. Hair slicked back. Lots of cheap cologne.

"Thank you," the old man said. "Would you be kind enough to get me a buggy?"

The kid pulled a cart from the stockyard of buggies. The old man hooked his cane over the handle and tried to catch his breath.

"What are you so dressed up for?" the old man asked.

"I'm going to a funeral."

"I'm sorry," said the man. "Family or friend?"

"Neither. It was my dad."

The old man nodded, but said nothing. He pushed his buggy into the store. Past the pneumatic doors. The store was filled with the paralyzingly lush sound of muzak. Death by violins.

The kid was following him closely because he was a good kid, and the old man was wheezing badly. He looked like he was about to fall over. Pale and gaunt. Shaky and frail.

"I'll help you shop," said the kid. "I've got some time before the funeral starts."

"Thank you," said the old man, whose face lit up like Christmas.

They pattered through the A&P together. Two strangers. When they reached the Campbell's soup aisle the old man asked a question.

"You weren't close with your father?"

"No. He left my mom when I was little. He didn't want anything to do with me. I didn't even like him."

The old man nodded.

"Did you stay in touch?" he asked.

"Not really. I called him sometimes, but he never had much time for me. He had lots of problems. I was just one more."

"I'll bet that hurt you."

The kid shrugged. "I guess."



And that's when the air got weird. Everything became weird. The old man lowered his gaze at the kid. The old voice was suddenly very strong and rich. A deep baritone. And he did not sound like an oldster anymore.

"Your father loves you," said the man.

The kid looked around. He was wondering where the Allen Funt and the hidden cameras were. But the old man was still looking at him with those tap-water blue eyes.

"Your father is sorry he hurt you," said the old man. "And he loves you very much. And he wants to know if you will forgive him."

The old man was speaking present tense. Not past tense.

The kid was sufficiently weirded out now. They didn't

speak to each other much after that. Shopping was pretty awkward. The old man just pointed and the kid fetched his items. But nobody spoke.

When they got to the check-out aisle, the kid left the old man briefly to use the restroom. He jogged into the john and was gone for maybe three minutes. When he returned, the old man was gone.

The kid asked the lone ca-

shier if she had already rang up the old man.

"What old man?" she answered. "There hasn't been anybody in this store but you."

So the young man trotted out of the building. He wandered into the vacant parking lot. There was no rust-red Ford. In fact, there weren't many cars in the parking lot at all.

The kid drove to the funeral that evening. He found his father lying in a pinewood box. He wept all over his old man. He whispered things into his father's ear. Healing

things. Things he had been waiting a long time to say.

And 40 years later, when the kid told this story to me, he did so with red rings around his eyes. He is no longer a kid anymore, but a father of three.

I asked the kid whether he thought the old man in the grocery store was an angel.

"No," the kid said. "I don't think he was. I know he was."

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Know Your Minister: **Ethan Jago, 5 Bridges Church**

BY ETHAN JAGO

I grew up in a culture where it was frowned upon to ask hard questions. As the son of a pastor, I knew all the right answers to the right questions, but every other response outside of that box was simply: just have faith. This mentality is what led me to a rehearsed faith that simply imitated my parent's and surrounding church members' faith. Sadly, this seems to be a common theme amongst many today. There are churchgoers who don't know why they believe what they believe. There are also former churchgoers who have left their faith to find other answers. By the grace of God, I've learned over time that God's Word is sufficient and so many of the tough questions I had back then have answers.

In 2005, I joined the military to become a S.E.R.E Specialist in the U.S. Air Force. My career focused on surviving, evading, resisting, and escaping from the enemy. I continued my Christian facade for a time until I felt a sharp conviction that I was a self-



deceived Christian. I professed Jesus with my lips but my heart (and as a result, my lifestyle) was far from Him (Matthew 15:8). I was a sinner in desperate need of a Savior and acknowledged that it is by grace through faith in Jesus Christ alone that I could be saved (Ephesians 2:8-9).

In my 15 years of military service, my wife, Dianne, and I moved to 5 different states, had 3 children, and faced multiple deployments. God used a number of trials to refine us and teach us to lean on Him no matter what circumstances He allowed on our path. We continued to serve in each local church as we saw the value of the Bibli-

cal community no matter where we moved. Dianne and I started a Christian women's magazine in 2014 called Deeply Rooted. I also completed my Masters of Divinity in Apologetics (a defense of the Christian faith) from Liberty University. The military culture gave me many opportunities to minister to others and utilize what I learned in a variety of cultural contexts.

In 2019, God opened the door for me to enter into full-time ministry at Olive Baptist Church in Pensacola, Florida. Out of the military, my perspective shifted from training individuals on how to survive capture, to understanding God's Word. Trained with a tactical mindset, I launched into full-time ministry with a fierce passion to expose the schemes of the bigger enemy and arm Christians to know why they believe what they believe. I am currently on track to finish my doctorate in Theology/Apologetics. These studies have helped me immensely to aid my own understanding and equip others.

In August of 2022, I gratefully accepted the role to be the lead pastor at 5 Bridges Church in Panama City Beach. Proverbs 16:9 says, "The heart of man plans his way, but the Lord establishes his steps" and I see that God has led me down a path to this very point. I am excited to serve this church and the Panama Beach City community through expositional

(verse-by-verse) preaching and making and growing disciples. I invite you to join us on Sundays at 10:15 a.m. and Wednesdays at 5 p.m. to discover a Biblical community founded upon the Scriptures.

Find us at 17495 Panama City Beach Expressway, PCB, FL, on Instagram at @5bridgeschurch, or online at 5bridges.church.

Book Review: **The Bedford Boys** By Alex Kershaw

REVIEW BY JACK SMITH

It's hard to understand "The Greatest Generation," but after Pearl Harbor, enlistment centers were swamped with young men who stood in line for hours for the chance to serve their country. One example was my father, age 18, from the small town of Meridian, Mississippi, population 4,500. He, like every boy, enlisted; and three boys who were 4' actually committed suicide. I grew up in the Blue Ridge town of Roanoke Virginia, but just 30 miles east was the town of Bedford. It was a small town with just one high school. Everyone knew each other and the boys dated their friends' sisters. At the end of the Depression, jobs were scarce and after high school graduation, most joined the local National Guard. The Guard was more of a social club than a military unit where teens jitter-bugged the night away, girls wore revealing woolen bathing costumes and the Bedford boys would try and sweet talk them out of them. In December of 1941, a dance was held at the local high school to see

the boys off and little did the wives and girlfriends realize that this would be the last farewell. After traveling by train to New York, the boys were told that they would be traveling to their new base in England via the grandest ship ever built, The Queen Mary. These luxurious visions were quickly dashed, as they found the luxury liner stripped of every piece of personal comfort including six miles of carpet, 450 deck chairs and 220 cases of China and crystal. The worry of Submarine "Wolf Packs" was little as the Queen Mary was the fastest ship ever built and could easily outrun the subs. They soon found out that they would be in the first wave to hit Utah beach. At 6:45 they loaded into their landing craft. They never came back. After hearing their story, actor Tom Hanks reached into his pocket and paid to have the World War Two memorial park to honor the "Bedford Boys" completed. If you go there, be prepared to have an emotional experience as you try to understand "The Greatest Generation."



Some of us are still waiting for that carpenter to come back and finish the job.

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The Benefits of Shopping for Flooring Locally

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

I was sitting in my hair stylist's chair on a sunny Saturday morning, and we were chatting as she worked. She asked where I worked, and I said Flooring Depot of Panama City. She said, "I need to come to see you guys. We are building a spec house and I was just going to go to the big box store to find my flooring."

Although the "big box" stores are great and have wonderful employees, I told her there was nothing like working with just one person when you are designing a home from the ground up. That conversation got me thinking about why it is so important for customers to choose a store wisely. So here are some reasons why shopping at your local retailer is important.

Customer Service

Like I said, "big box" stores are great for what they are. I shop there a lot for different things, but I also try to support local merchants as much as possible. Like my stylist, when you are



renovating or building a home, you make many decisions all at once, so it helps to have someone dedicated to helping you. For instance, here at Flooring Depot, you work with the same salesperson throughout your sales process. They get to know you and your likes and dislikes. They will guide you through the process and help you choose the best product for your budget and needs. Our sales associates follow your job from start to finish and can even help answer questions about installation and turnaround times. With a "big box," you are at the mercy of who's working in that department on that day.

"One of the best things about working with a local retailer like ours is that personal service," says Barry McEntire, owner of

Flooring Depot of Panama City and Flooring Depot PCB. "Our sales professionals get to know our customers and can help them with almost any question or issue that comes up. We have customers return to us for additional products

because they had such a great experience the first time. That means everything to us."

Choice

If you are looking to build an inground pool, you don't go to a "big box" for that. It isn't something they specialize in. You go to someone who does that specifically. The same should hold true when you are purchasing a floor. Flooring Depot of Panama City's showroom is more than 13,000 square feet of just flooring. They offer everything from luxury vinyl plank (LVP), which is hugely popular here in Florida, to tile for both indoor and outdoor uses, carpet, hardwood, patio pavers, and stacked stone.

In addition, there are many products in stock, which means no waiting and no shipping costs

for customers. Right now, with continued supply chain issues because of the pandemic, that is hugely important for both residential and commercial customers who are hoping to start and finish a job within a tight timeline.

"Because we specialize in flooring, we work with almost all the large flooring manufacturers including Southwind, Mohawk, Shaw, COREtec, Mannington, Karastan, Engineered Floors, Happy Floors, and many, many more. Our selection is much broader than a "big box" and when you walk into our showroom, you can see the products on the floor. We want our customers to be able to envision what a floor would look like in their home and the easiest way to do that is to have it on the floor," says McEntire.

Price

The third reason why you should think about choosing a local retailer is price. A local store has a little bit more flexibility with pricing than a bigger box store, which has a large overhead

and is limited on what they may be able to do regarding price. Local retailers maintain a lower overhead cost and can often get you a better deal for the money.

"We want you to love your flooring and that means loving the price too," says McEntire. "Because we work directly with the manufacturer, we have some flexibility in giving you a great deal on your product. In addition, we aren't going to try and sell you something that you can't afford or that is outside your budget. There are so many beautiful, affordable choices out there that's something that doesn't need to happen."

Finally, when you support local businesses, you are also supporting your local economy. Smaller businesses rely on building a diverse customer base to thrive. They don't have other stores in other regions or states to help support a store that isn't doing well. Their customers are their lifeline. By supporting them, you are helping create a thriving business, which in turn creates jobs and is great for creating a vital economy.

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Design and Culture: Top Trends in Natural Stone

Are you shopping for countertops? We have our top choices for countertops to share with you. Whether you are looking for granite, quartzite, or marble, we will guide you on the newest colors and trends for your upcoming project.

Many of you may not be aware of this, but Panama City Beach has its own stone yard that supplies all the local fabricators. If you are out shopping for countertops, Omicron is a great place to start. Omicron has a large warehouse open to the public with a variety of quartzites, marbles, granites, and quartz.

One of the top trends in countertops right now is hard marbles. Unlike Carrara and Calacatta marbles that are mined out of Italy, these beautiful hard marbles are being mined out of Brazil and are considered a dolomite marble. They are a much harder stone like quartzite or granite. Whether you have a modern home, farmhouse style home, or a coastal cottage style home, there is a hard marble that will suit any of these styles. Marble is timeless and gorgeous and creates a beautiful and cozy space. These stones have a variety of soft hues and will compliment many color schemes. The most popular hard marbles right now are Tesoro Bianco, Shadow Storm, Fantasy white. New stock has just arrived at our local Omicron called Shadow Blue which is also stunning.

Quartzites with light, neutral hues are also a top trend right now. Taj Mahal Quartzite, which comes from Brazil, is a beautiful choice for a coastal home. It has soft hues of creamy white, soft browns and golds and sometimes



Quartzites: White Lux, Matarazzo Supreme and Taj Mahal



some subtle greys with extraordinary and unique movement. This stone has withstood the test of time and continues to be on the list of top picks for countertops. Unique quartzites with

soft hues of grey and white are the trend right now and we love the slabs of Matarazzo Supreme that just arrived at the local stone yard, Omicron. The slabs of Matarazzo quartzite available locally are rare and unique with hues of warm greys and whites.

We cannot discuss countertops without talking about granite. Mona Lisa granite is a top choice for countertops on the coast right now. It is a white and grey granite with subtle hues of browns and blues going perfectly with our coastal atmosphere.



Dolomite Marbles: Tesoro Bianco, Fantasy White and Shadow Blue



Shopping for countertops is an adventure, so enjoy your journey at the local stone yard and your local fabricators for those new countertops!



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 Business


BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

Focus on the US Dollar

Former U.S. Treasury Secretary James Baker commented some time ago that one of the greatest challenges to the union is that America is seen through our current account deficits and, even more importantly, the debt to GDP ratio. That ratio is at its highest level since the end of World War II. He argued that that is unsustainable. It eventually will significantly erode the standards of living for any country, let alone our own. A country can either significantly cut spending (along with other austerity measures), raise taxes or default on its debt. None of these are in the best interest of the country and none are politically, economically or socially acceptable. The answer, just as it was after WWII, is for the U.S. to inflate its way out of that ratio. In other words, let the dollar continue to inflate. That is not saying, however, that the current levels of inflation are acceptable or the answer.

The Fed's Two-Tiered Mandates

The Federal Reserve is not shy about communicating its double mandate of a target of low inflation – they state 2 percent and full employment. Most consider full employment to be an unemployment rate of 4 percent. We are currently at approximately 3.5 percent unemployment, with a severe labor shortage and two job openings for every one person looking for a job. Inflation, by way of CPI is at 8.3 percent.

The Fed's Target Inflation Rate is with PCEPI not CPI

Most of the media report inflation from the US Labor Department's monthly reading known as the Consumer Price Index or CPI. It is consumer driven, is only from urban areas and gives its largest weighting to housing (or shelter). Investors should take note that the Fed uses the Personal Consumption Expenditures Price Index or PCEPI

as its measure of inflation. This is important for investors because PCEPI is 6.1 percent and CPI is 8.3 percent at this writing. The Fed is somewhat closer to its target by way of PCEPI. The PCEPI gives a lower weighting to housing and is from a broader spectrum including producers and non-profits. The Fed feels it is a better indicator of inflation since it was introduced in 2012 (and is from the US Department of Commerce).

What About the Unemployment Rate

Fidelity Investments recently commented that for inflation to come down, unemployment would have to go up as high as 6.5 percent for the Fed to get to its inflation target. That is because this historically low unemployment is driving wages higher at an accelerating rate, thus driving inflation. The question is whether politicians and society would accept that. The answer is probably not. Add to that you see that higher rates of employment (because of fewer dollars in the economy) might release more stimulus with unemployment assistance. The more things change the more they stay the same.

The Impact This Has on Interest Rates and Yields

So, the Fed has tried to reduce inflation by raising short term rates, known as the Federal Funds rate to a new target of 3-3.25 percent. It has also begun to let those Treasury bonds (and Mortgage-Backed Securities) it bought during the pandemic mature (hence reducing the supply of money or liquidity out there). The immediate impact of this will be 1) U.S. banks increase what they earn on overnight deposits with the Fed or other banks and might therefore lend less (an intended outcome) 2) U.S. banks have an increased source of revenue (making the financial sector more valuable in our opinion) 3) Money Market Mutual Fund yields should continue to climb 4) CD yields, mainly shorter term, should continue to climb 5) the domino effect is felt in the Treasury market and ultimately mortgage rates 6) the economy should continue to slow. Risk averse investors can avoid market volatility by moving in to or accumulating assets in the cash equivalent type investments. One caveat: Take caution as to

Insights for Investors

the real rate of return with inflation currently reading as high as it is. More risky assets such as stocks and real estate continue to be (despite their current volatility and price woes) the leaders in outpacing inflation and with the real rate of return.

Is it Different This Time?

We have quoted before the words of the great investor, Sir John Templeton. He suggested that investors take note of the four most expensive words in investing; "This time it's different." Reading the news and listening to the commentators, most investors are finding themselves tested and somehow believing that this time it is different. Peter Lynch (another great investor) often called that "background noise." We don't think this time is different. We look to history as a greater indicator of where things are and where they are likely to be in the long run. The economy is slowing, earnings are coming down. Stocks follow earnings. There is a winter coming or it has arrived. But spring will come again, and no one knows exactly when that will be, so best to be positioned for recovery vs. trying to time it (which is close to impossible). Some people get frustrated when they constantly hear it best to hold or wait and not give up hope at the worst possible time. We also take note that if you want to build your health you have to be consistent and respect diet and exercise. If you want to build your wealth, you must be consistent with buying and holding and or reallocating when necessary. We remind investors however that not one size fits all: Goals, Risk Tolerance (comfort level) are always the most important.

Our Current Thinking and Suggestions for Investors

The U.S. dollar will start to come down as foreign central banks will begin to sell their holdings of U.S. dollars. Japan has already begun doing this. The U.S. dollar, at this writing is at decades high and is up 16 percent ytd. That hurts other economies and the earnings of many U.S. companies who are multinational (many of America's largest companies get revenues from overseas and their products and services are much more costly with a higher dollar hence hurting their earnings).



A cheaper dollar could mean stronger returns in emerging markets and with other currencies. Investors can buy mutual funds that invest in both and buy the individual securities. This is more speculative however, so caution is urged.

Inflation will continue to moderate. The Fed will coordinate further rate hikes with respect to PCEPI, not CPI.

Unemployment will rise, which will further reduce upward pressure on interest rates.

There is value with municipal bond yields and rates. The swift move in rates is producing yields, and we think values, not seen in more than 10 years. Investors in higher tax brackets could benefit by locking in these higher tax-free yields. Add to that most states are in strong financial shape and running surpluses.

The demand for housing (40 percent of the CPI and close to 20 percent of the PCEPI) will remain resilient but the opportunity to buy a home will remain muted with higher mortgage rates. Many would-be home buyers are forced to rent since they cannot afford to buy at these rates, keeping rents higher. Fewer new housing units are being built keeping some of that pressure on. Commercial real estate (office space) which is overbuilt could see some relief if landlords see opportunity in converting office space into condos and apartments to meet that demand. Real estate income investments or funds could provide attractive opportunities for suitable investors.

War, cyber warfare, cybersecurity and raised uncertainty with China: The Early Warning Report, in its August edition, continues to highlight the large defense and cybersecurity stocks for the foreseeable future.

Demographic trends: Will huge countries such as China reverse their population growth? Author Peter Zeina in his book

"The End of The World is Just the Beginning" ponders this. That could have implications in the next few decades for demand, inflation and interest rates.

Health Care – surprisingly, inflation for health care costs has not been at the rate of PCEPI or CPI. The labor shortage is even more intense in this sector (37,000 fewer nurses than before the pandemic began). We think that economic environments such as this warrant an increased exposure to health care stocks or funds.

Power, or electricity consumption along with shortages, will continue to grow substantially. The world continues to grow its affluence and its standard of living. That means greater demand for power. Data centers (think the cloud), EVs, cleaner water and sanitation for the world, greater indoor climate control et al continue to drive that up. This has implications for continued fossil fuel demand (and hence the energy sector) as well as renewed demand for nuclear energy and companies that operate nuclear facilities. Oil prices will remain at \$80-90 per barrel and hence continued strong earnings for oil companies. We think there will be a renewed emphasis on nuclear technology and construction. Expanded demand is also seen for natural gas and even coal for the foreseeable future. Wind and solar will continue to grow but so will the challenges (and opportunities) for the rare earth materials needed to build them.

Artificial intelligence and robotics technology and production will accelerate. This is one innovation that has accelerated due to labor shortages and higher labor costs. Those are the areas that technology companies can grow and expand and increase their earnings. Self-driving EVs and trucks still need to refine their programming but

Continued on next page



Property Tax Season: Tips to Ensure a Top Notch Customer Service Experience

your payment receipt and view your payment history.

If you'd rather drop your payment off at the office, drop boxes are available at all office locations and payments are collected and processed each business day. You don't even have to walk into the lobby; payments can be dropped in the drop box at any time. Please do not pay with cash when dropping payments in the drop box.

If you choose to mail in your payment, as soon as your payment is received in the office, it is processed. Once processed, the website will update within 24 hours with your payment information and your receipt can be downloaded from the website.

The 2022 property tax notices will mail on November 1. Most property owners can expect to receive them within the first two weeks of November. Statements will be available online by the last week of October.

Property tax season is less than a month away, which means an increase in lobby traffic at the Tax Collector's Office. However, we have some tips to help you best navigate the crowds and ensure an exceptional customer service experience.

Technology can be your best friend when you find yourself in need of a service from the Tax Collector's Office. During tax season, lobby traffic significantly increases particularly during November and December when tax discounts are highest.

Here are tips to help you make the most of your time and get what you need accomplished:

Paying Property Taxes

The fastest and easiest way to pay current taxes is online at BayTaxCollector.com. You can add multiple properties to the cart and pay in one transaction. If you choose to pay via e-check, no additional fees are charged. You can also easily download

Renewing a Tag

If you need to pick up your renewal same day, we highly recommend renewing online at BayTaxCollector.com and selecting Renew Express. Renew Express ensures any renewals

processed online by 3 p.m. will be available for pick up the same day. You can select which office you will be visiting for pick up during your renewal and can even designate someone else to pick up the renewal on your behalf. Choose to pay by e-check to ensure no additional fees are charged. Once you have processed your renewal, you will receive an email confirming your renewal and another email when your renewal is available for pick up. To pick up your renewal, simply proceed to the office selected and make your way to the Information Desk to pick up your renewal.

Another option for renewing your vehicle registration is the self-service registration renewal kiosk located inside the Publix on 23rd Street. You can renew

your vehicle registration and print your decal on site. Please note vehicle registrations more than eight months delinquent as well as vessel and mobile home registrations do require a visit to our office.

Scheduling Appointments

There are some services which do require a visit to the Tax Collector's Office. Those services include driving tests, driver license services, concealed weapon permit applications /permit renewals and in most cases, titling a vehicle. Appointments are required for all testing and concealed weapon permit services and are also strongly recommended for titling and driver license services too.

Once an appointment is

scheduled online, the customer will receive an email with a link to access the information you will need to bring with you to complete the transaction.

Have questions? Many of the transactions we complete can be a bit complicated. We understand you may have some questions. We encourage you to visit our website BayTaxCollector.com to get many of your questions answered. Website visitors can use the search bar to search by topic, click on the green question mark in the bottom right to chat with our chat bot, Scout, or click the expanded menu in the middle right of the page.

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

INSIGHTS

continued from previous page

are coming faster than originally thought.

Lastly, the market is doing a lot of the Fed's work and that is bringing asset prices, earnings, and ultimately inflation down. We are in or entering recession and yields will soon peak and by late 2023 will start to come down. Investors should always be cautious and prudent to not get overly influenced by the media-driven anxiety. Long term, buy and hold and patient investors have typically fared the best.

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

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

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

Investing in emerging markets can be riskier than investing in well established foreign markets. Investing involves risk and investors may incur a profit of a loss. Investments in municipal securities may not be appropriate for all investors, particularly for those who do not stand to benefit from the tax status of the investment. Investing in specific sectors, such as healthcare, involves additional risk such a limited diversification. Real estate investments can be subject to different and greater risks than more diversified investments. Declines in the value of real estate, economic conditions, property taxes, tax laws and interest rates all present potential risks to real estate investments. Investing in the energy sector involves special risks, including the potential adverse effects of state and federal regulation and may not be suitable for all investors.



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Ask Apex: Insurance Claim Denied?

By JEREMY NEEL

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

1. The incident was not covered in your insurance policy. It is extremely important to read an insurance policy, and under-

stand which perils may be covered and which ones are not before filing a claim. For example, your neighborhood floods, and you have not been covered by flood insurance, then your claim would be denied.

2. The premiums have not been paid in a timely manner.

If your insurance company has not already canceled your poli-

cy, they have the right to deny your claim for late payments of your premiums.

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

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

5. Not filing a claim in a timely manner. Waiting too long to file a claim could result in the denial of your claim. It would be advantageous to discuss with your insurance company the time frame in which to file a claim, just in case the occasion should arise.

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



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

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

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

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

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

5. Review your policy at least once per year. Should you have any questions regarding your homeowner's insurance policy, your insurance agent would be glad to explain your coverage. It is best to have the questions answered before an event occurs caused by an emergency. In this manner, you are properly prepared to handle the stress that comes with the unexpected.

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