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A New Day Is Rising!

A New Day is a transitional assistance program aimed at helping individuals recovering from a traumatic life event. This local 501(c)(3) nonprofit successfully supports individuals who are ready to take the next step in self-help, as they reenter our Bay County community. A New Day is particularly focused on reaching out to those struggling from post-traumatic events such as addiction, incarceration, military service and sexual abuse.

A New Day was created to provide a missing piece in the successful community reentry continuum. Their program picks-up once an individual has completed a treatment or rehabilitation program, or when an individual is released from incarceration and returns to Bay County. A New Day provides Participants with individual consultation and referrals to local resources to support them becoming successful members in our community.

Founder and United States Air Force Veteran Ben Nelson explains further "A New Day was created from a vision to help people right here in Bay



County, where we all work and live. It is a God-led, community-supported mission, and all our services are provided free of charge to those we help. We are forever thankful to our Partner Affiliates and volunteers for their continued support in helping us, help those who are in need in our community."

A New Day concentrates its

support in three principle areas – employment, continued mental and physical health-care and spiritual strength and growth. Much like the three legs on a stool' concept – A New Day supports mind, body, and soul. The Charity is a Safe Place for individuals to receive encouragement, prayer, community support.

A New Day attributes its

success to its partnership with over 270 local employers, medical providers, and spiritual leaders throughout the County. Their partners include local professionals who have either agreed to employ those in the program, help them receive the mental and physical medical support they need, or pray for them and welcome them into their churches.

A New Day has also partnered with the Bay County Sheriff's Office Jail and Bay Correctional and Rehabilitation Facility Prison, providing prerelease transitional planning and post-release support for successful return to our community. Additionally, A New Day works with Career Source Gulf Coast to provide a wealth of additional employment support.

A New Day Community Transitional Resource Center is conveniently located off Front Beach Road, just past the Hathaway Bridge, at 2019 Wilkinson Avenue. The facility provides a safe place for Participants to work on their

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Keep PCB Beautiful to Participate in International Coastal Clean Up Event

Keep PCB Beautiful's Intercoastal Cleanup is taking 'coastal' to the next level this year. The Organisation will be cleaning the beach from M.B. Miller County Pier all the way to Russell Fields City Pier, Saturday, September 19, 8:00 a.m. to 10:00 a.m. as part of International Clean-up Day.

The Intercoastal Cleanup is the world's largest volunteer effort to clean up the marine environment. Every year on the third Saturday in September, volunteers from over 100 countries gather on local beaches, rivers, lakes and canals to show their commitment to clean waterways and to protecting coastal and marine wildlife. Keep PCB Beautiful's mission lines up with this directive and the group uses The Intercoastal Cleanup to highlight the importance of keeping trash and debris off of our beaches and

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A NEW DAY

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individual transition plan and participate in health group activities. Resources at the Center include a modest work out area, with exercise equipment, a com-

puter room, library, art area and kitchen. There is also a private, sound-proof counselling room where Participants can work one-on-one with their mentors, as well as a large meeting area for healthy, safe, life-skills, spiritually based, recovery-oriented meetings.

Currently run exclusively by volunteers, A New Day is only open on Wednesdays from 9:00 a.m. to 5:00 p.m. However, there



is a Men's Bible Study on Tuesday nights, and it is hoped with funding, that they will soon be

able to offer a weekly Veteran's Support Group meeting. Interested Participants are encouraged to follow A New Day on Facebook, to find information on upcoming events.

In closing Mr. Nelson noted "We know that there is a great and ever-growing need for our services in this community and we are eager to extend our programs and be able to open more than once a week. To this end,

we are always in search of more volunteers and additional funding. We also want the public to know that we welcome any individual, group, or organizations that may wish to lead safe, spiritual, recovery-oriented meetings in our facility."

Those wishing to learn more about A New Day and its services, volunteer or donate, may call: 850-249-5476, or visit their website www.anewdaypcb.org.



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KEEP PCB

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to educate our locals and visitors about the impact on our community. Volunteers will be able to start at any of the three checkpoints at either the city or county pier or Hang Five Beach Bar & Grill and clean for as long as they want until 10:00 a.m. Upon completing the cleanup and turning in their bags/buckets, they will receive a wristband that will allow them access to a barbecue following the event at M.B. Miller County Pier.

Keep PCB Beautiful will also use the event to highlight their new program, 'Adopt A Beach

Access.' Families, neighbors, groups or businesses are encouraged to adopt a beach access and keep that small stretch of paradise clean and litter-free. Many accesses have already been adopted and Keep PCB Beautiful's goal is to get every public beach access adopted by the end of 2020. If you are interested in adopting an access, contact [Keep PCB Beautiful at keeppcbbeautiful@gmail.com](mailto:keeppcbbeautiful@gmail.com).

Keep PCB Beautiful is a local affiliate of Keep America Beautiful. The group's vision is to make Panama City Beach a clean and beautiful place in which to live, work, and visit and to support environmental and



businesses to improve the community and natural environment.

Sign-in/Sign-out locations for the cleanup will be located at the M.B. Miller County Pier (hosted by Keep PCB Beautiful), 12213 Front Beach Road, Hang Five Beach Bar & Grill, 15005 Front Beach Road, and the Russell Fields City Pier (hosted by Gulf World Marine Institute), 16201 Front Beach Road.

conservation initiatives. Keep PCB Beautiful is also working to clean up and 'green up' from the streets to the beach. Hoping to inspire individuals and busi-

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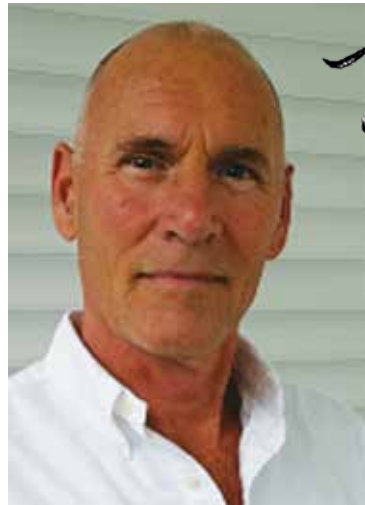
 Community

Faces of PCB: Stephen Fett

Stephen Fett is a Panama City based Management Consultant and Coach assisting businesses, teams, and individuals get what they want – Improved Results.

With 40 years of business development, sales, marketing and management experience in Fortune 500 companies, as well as private entrepreneurial businesses, he helps clients in all areas of business development and growth. As a corporate trained management consultant, his specialty is developing individuals and teams to achieve exponential increases in productivity and peak performance results using time-tested systems and educational platform training. The unique methodology teaches people how to think and act in a way that produces outstanding organizational results in all areas of their businesses and personal lives. They make the shift from working in their business to working on their business learning to organize and lead in a way that produces a unique company-specific franchise prototype model and a turn-key operation which increases enterprise value.

In addition to his consulting



work Stephen serves as President/CEO of the Panama City Rescue Mission, a faith-based nonprofit organization working to help the people experiencing poverty and homelessness in the local area. In his own words, Stephen explains that the Mission helps by “providing indigent populations with the envisioning, education, training, resources, guidance and representation for people striving to move from destitute conditions or desperate situations of human suffering to human flourishing through the process of gospel-powered life transformation.”

The Faces Of Panama City Beach

Helping people improve seems to be a theme in your life. What motivates you in this regard?

I enjoy helping people improve results in their lives by sharing the good news of the Gospel of Jesus Christ and transforming their minds by teaching people how to think using the higher mental faculties to master their mind so their mind doesn't master them. Currently, I am working to do just that with the most socioeconomically challenged populations of our area through the Mission.

Where do you see yourself in 5 to 10 years?

Loving people, doing kind things, and playing a good part helping the world to find Truth; which comes when people understand how to be in control of their mind with situations, circumstances, or people that cause them to think a certain

way. Complete freedom and the peace that surpasses understanding is obtained when a person is not attached to any particular outcome. As Ralph Waldo Emerson said, ‘The Law of Laws is Cause and Effect.’ Most people focus on effects and don't go to the cause, which is the only way to make any change permanent.

What do you love most about what you do?

I love to help people to eradicate ignorance and improve any situation or circumstance in their lives they want to change. My mission is to help people add more years to their life, and more life to their years. I teach the principles of a ‘life success’ model that integrates both theology and science, the only two philosophies mankind has to work with. Theology is the study of the Creator and science is the study of the Creation. Our society in general teaches separation of theology and science, when they are really two sides of the same thing. You can't have a Creator without a Creation, nor a Creation without a Creator.

Who is the most interesting person you've met here

in our community?

Richard Dodd, P.E., Reliant South – An Empower Partner helping the Mission improve the lives of people challenged by homelessness. I'm grateful to work with Richard implementing new ideas that replace the toxic charity model for one of compassionate service.

If you could travel anywhere in the world right now, where would it be and why?

The Temple of Apollo at Delphi to personally see the three inscribed maxims - Know Thyself, Nothing in Excess, and Surety Brings Ruin.

What are a couple of your favorite restaurants in our community?

Uncle Ernie's & Big Mama's.

What is one of your favorite movies? TV shows?

The Founder - biographical story of Ray Kroc. History Channel documentary programs.

What advice would you give to people?

Know yourself and be authentic.

Visit PCB President and CEO Dan Rowe Appointed Chair of Visit Florida Board of Directors

Visit Panama City Beach is pleased to announce that its President and CEO Dan Rowe has been appointed as the 2020-2021 Chair of the Visit Florida board. Visit Panama City Beach, the official destination marketing organization for Pan-

ama City Beach, Fla., works directly with Visit Florida to drive economic opportunity, job creation, community sustainability and quality of life for its residents through marketing and promotion.

“This year, Visit Florida



will likely face new challenges; however, with the help of our community we can continue to position Florida as the most dynamic tourism destination on the planet,” shares Rowe. “Together we can take Florida places that no other destination will be able to match.”

For the past 13 years, Dan



Rowe has served as president and CEO of Visit Panama City Beach and executive director of the Bay County Tourist Development Council (TDC). Rowe has played a leading role in developing and executing marketing initiatives that have allowed not only the destination but the entire county to achieve unprecedented growth through uncertain times, including the BP Oil Spill, Hurricane Michael and the COVID-19 pandemic.

Over the course of his career, Rowe has been awarded the Top 25 Most Extraordinary Minds in Hospitality Sales & Marketing by HSMAI (2012),

the Panama City Beach Chamber of Commerce Pioneer of the Year (2016) and The General Andrew Jackson Baratarian Cup (2019).

About Visit Panama City Beach:

Visit Panama City Beach is the official destination marketing organization for Panama City Beach, Florida. The award-winning organization has earned industry accreditation (DMAP) from Destinations International, the world's leading authority in destination marketing, and exists to drive economic opportunity, job creation, community sustainability and quality of life for its residents through marketing, promotion and stewardship of the destination's REAL.FUN.BEACH. brand and attributes, tourism development, special event production, and managing beach re-nourishment and maintenance programs.



A Message from Panama City Beach Mayor, Mark Sheldon

The COVID-19 pandemic upended our world this year and forced the cancellation of numerous special events that not only do we locals enjoy, but which attract thousands of people to Panama City Beach in the spring and summer. One of those events this summer was to be a special celebration marking the City's 50th anniversary.

While the beach has been around a lot longer than 50 years, and the City of Panama City Beach was originally established in 1953, what exists as the City of Panama City Beach today is a merger of four communities. The City of Panama City Beach, the City of Long Beach Resort, the City of West Panama City Beach and the Town of Edgewater Gulf Beach were merged by the Legislature in June 1970.

Dan Russell, who had been the mayor of West Panama City Beach, was sworn in at that time, as the first mayor of the 'new' Panama City Beach. The City Council held its first meeting August 12, 1970. When the Council met 50 years ago, the biggest topic of discussion was moving a water line to make way for a new four-lane road on



Highway 98 – which came to be known as Back Beach Road and today is called Panama City Beach Parkway.

Fifty years later and we continue to work with the Florida Department of Transportation to get this highly traveled road

six-laned. Annual Average Daily Traffic (AADT) on Panama City Beach Parkway ranges from 44,500 east of the Richard Jackson Boulevard intersection to 52,500 at the Alf Coleman Road intersection west.

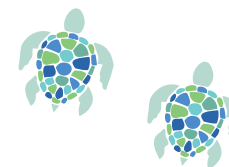
Due to the City's steady growth, mobility remains one of the City's top challenges 50 years after its founding. The City of Panama City Beach is committed to seeing PCB Parkway expanded, the completion of Bay Parkway as a means of alleviating traffic on the Parkway, and the conclusion of the Front Beach Road Community Redevelopment Area (CRA), which widens Front Beach Road while adding bike and tram lanes as well as streetscape such as sidewalks and improved lighting.

Mobility and transportation are at the forefront of our goals and, in fact, have been identified as one of the City's strategic priorities through our recent strategic planning process. The City is working hard toward creating

a well-maintained functional and multi-modal transportation system to enhance community mobility.

Our other strategic priorities include a commitment to public safety, support of the economic development of our area, maintaining strong financial health as a City, the enhancement of the appearance of our community, and a dedication to improving quality of life through the growth of cultural, recreational, health and other amenities.

As residents and visitors, we can appreciate the efforts of those who came before us. And we thank them for the strong foundation the City continues to build upon. All of us, all of you, make Panama City Beach a great place to live, work, worship and play.



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October is a great time to get outside, enjoy the cooler temperatures, reconnect with nature, and enjoy all that life has to offer. Big Brothers Big Sisters of Northwest Florida, along with the West Florida Wheelmen Bicycle Club present the annual Fenner Ride.

Saturday, October 31, 2020

7:30 A.M.

Milton Community Center
5629 Byrom St, Milton, FL 32570

Early registration is HAPPENING NOW through October 16th!

Early registration is \$45 and you can register by visiting bbbsnwfl.org/events/fenner-ride/.

After October 16th registration becomes \$55.

For information on sponsorship opportunities, contact Dana Hall, Director of Development, at dhall@bbbsnwfl.org or call 850.433.5437

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Dementia Family Pathways Hosts Dementia and Parkinson's Wellness Expo



Dementia Family Pathways will host their 2nd annual Dementia and Parkinson's Wellness Expo January 21st, 2021. The event is FREE to the public, thanks to private donations and our generous sponsors. This much needed full-day seminar is an educational fundraising event. The money raised will go towards resources that increase understanding, awareness and

advocacy for people living with Dementia and Parkinson's disease, their care partners, family and friends in our community.

To register and view seminar details, and to obtain information about Dementia Family Pathways' support groups visit: dementiafamilypathways.com

Fight Back Against Parkinson's Disease! Join 850 Strong Rock Steady Boxing

Rock Steady Boxing gives people with Parkinson's hope, by improving their quality of life through non-contact boxing-based fitness training. Rock Steady Boxing helps improve walking and loudness, promotes brain function and motor skills and increases stamina, energy and strength and halts the progression of the disease.

Grand re-opening at new location September 9th: Non-con-

tact classes are offered 1:30 to 3 p.m. every Monday & Wednesday at Anytime Fitness Callaway, 856 North Tyndall Parkway, Callaway, FL 32404.

For more information call Meghan O'Donoghue: 850.640.6150.

Not ready to venture out yet? No problem! Join the Dementia Family Pathways' special virtual Parkinson's Support Group meeting, via YouTube, Tuesday, September 8th. This special meeting will include representatives from the Council on Aging and the Lydell Conference Center. To find out more visit: shoutout.wix.com/so/39NFIP9pw.

HOPE Project



Need HOPE and help with PTSD, TBI, depression, anx-



ety, pain, marriage/family issues, spiritual concerns? The HOPE Project provides free Equine Assisted Therapy, therapeutic horse riding, resources and counseling for Veterans, First Responders and their families.

To find out more, or to volunteer call 850-896-4868, or find them on Facebook @HopeProject, Inc.

PCB Senior Center to Honor & Serve First Responders At October Cookout

The PCB Senior Center will be hosting a 1st Responders and

Members appreciation Lunch on Wednesday, October 7th, 11:30 a.m. - 1:30 p.m. This will be a safe, outdoor event. Your choice, take out or picnic style on the grounds of the Senior Center. The menu will include sloppy joes, hot dogs, baked beans, coleslaw, dessert and a drink. FREE to all 1st Responders and Senior Center members.

The Pregnancy Resource Center of Panama City




The Pregnancy Resource Center of Panama City has been serving women and men in Bay County for 37 years.

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Office hours: Mon., Tues., Wed., Thur.—9:30 a.m.-4 p.m. Clinic Hours: Mon., Tues., Thur.—10 a.m.-4 p.m. Closed Friday.

The Pregnancy Center is a faith-based, pro-life ministry and non-profit 501c3. Located at 701 Jenks Ave, Panama City, Fla 32401. Call 850-763-1100 or visit www.anotherheart.org. Executive Director, Pati Adams: pati@anotherheart.org.

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Resilience Training Strengthens Lifeline Drug Treatment Program

BY RUTH CORLEY,
BAY COUNTY SHERIFF'S OFFICE

A lifeline is defined as a thing on which someone depends, something which provides a means of escape from a difficult situation. Inside the Bay County Jail, the Lifeline Drug Treatment Program, a 120-day substance abuse behavioral modification program, offers a means of escape and hope to those inmates ensnared by addiction.

Lifeline began nine years ago inside the jail and it has been successful; but two years ago Sheriff Tommy Ford realized that the structured physical, emotional, and spiritual fitness plan he was providing for his employees could, with a few modifications, be just as effective at empowering inmates battling opioid addiction. The program already in place at the BCSO, was called Mission Based Resilience and it was designed and being taught by former Navy SEAL Dr. Ed Naggiar.

Dr. Naggiar holds a PhD in Industrial/Organizational Psychology, with expertise in performance under stress in extreme conditions. Dr. Naggiar had a 20-year career as a U.S. Navy SEAL Officer, often volunteering as a human experimental test subject to test the limits of human performance in extreme environments, before founding the company Human Performance Consulting, LLC.

Naggiar is a familiar face at the Bay County Sheriff's Office, as he has been training groups of employees to develop strategies for not only physical strengthening, but emotional and spiritual resilience as well. Seeing the plan help employees cope with the stresses inherent with a career in law enforcement, Sheriff Ford was certain that learning to handle stress and develop successful coping strategies could help addicts, as well, especially the increasing numbers of opioid-addicted inmates housed in the Bay County Jail.

Now an integrated member of the Lifeline team, Dr. Naggiar's Mission Based Resilience portion of the Lifeline program consists of a class of 15 carefully screened men that meet for seven weeks, three days each week.

They spend one hour in the class followed by an hour outside completing exercises that apply the principles they learn in the classroom. The curriculum is about 20% physical fitness and 80% psychologically based.

Even after having conducted the classes for a couple of years, Dr. Naggiar is still amazed to learn that the men in each class, usually in their 30's or 40's, have never experienced successfully working in cooperation, or depending on others, until they were enrolled in Lifeline. As the men engage in physical activities designed to foster community, cooperation, and camaraderie, they gain confidence and build trust in themselves and others. How they see themselves, and the addiction they are battling, begins to evolve. This revelation, he says, and the hope it brings, begins to change everything for them.

According to Naggiar, the recidivism rate is now near 50%, a significant drop for the Lifeline program.

Sheriff Ford also believes the success of the program stems from its use of the many different resources available to help the inmates. The Lifeline pro-



Bay County Sheriff Tommy Ford

gram employs four counselors and enjoys healthy partnerships with various local organizations to provide other methods of treatment.

Through Gulf Coast Addiction Medicine (GCAM), the BCSO offers medication assisted substance abuse treatment to inmates before they are released. Once referred by the Jail Mental Health Team, GCAM meets with the inmate to determine if they are a candidate for the Vivitrol Program. If the inmate agrees and has no prohibitive medical issues, the first injection is given two weeks before release. A follow up appointment is scheduled with GCAM.



Another resource is Chemical Addiction Recovery Effort (CARE). This program offers peer recovery services to inmates at the Bay County Jail and connects them to services available to them upon release. The BCSO also recently contracted with Big Bend Community Based Care to provide Care Coordination Services. These services and the counsel of peers who have lived through mental health and addiction challenges will help bridge the gap between jail and productive life in the community.

Although encouraged by the program's success in addressing opioid and other drug addiction

problems, Sheriff Ford has even bigger plans for Lifeline. Once funding is available, he plans to expand the Lifeline program by constructing a 4,000 square foot standalone dormitory with minimum security for inmates with a substance abuse diagnosis. This removal from the general population to the new 100-bed facility serves a two-fold purpose. It allows for an increase in the number of men in the program and fosters a more rehabilitative setting.

By thinking outside the box of traditional treatments, and forging strong bonds with local organizations and agencies equipped to battle drug addiction, the Bay County Sheriff's Office has confronted the addiction epidemic in Bay County. "I am so proud of the hard work of the men and women of the Bay County Jail," said Sheriff Ford. "They are making a positive impact on the community, one inmate at a time."

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 Community

Is Homeschool an Option for Your Family?

By HEATHER BENNETT

Coronavirus has left the 2020-21 school year looking very different for many traditional students along The Emerald Coast. Whether parents chose the in-school or virtual distance learning option, this school year will be a memorable one for many. Students are either learning to navigate the new social distancing regulations set in place at their traditional school, or trying to create and adhere to a normal routine at home with distance learning. Many parents were very torn about their options this year, but there is another option some parents have turned to and it's been around for decades: homeschool.

Choosing homeschool is on the rise in many states, including Florida. Over the last year, while Coronavirus has uprooted many students and families in relation to their learning, traditional homeschool students have

had a sense of normalcy they could depend on when it comes to their education. While many social activities and in-person support group gatherings were cancelled, learning was not disrupted.

There are also many other reasons to homeschool your children. You can choose what they are being exposed to, what they are being taught, have a hand in their development, and spend more time with them while they are young. "One of the main reasons we chose homeschool was so we could grow our children strong in their faith, to have a strong relationship with their Creator," said Kelly Lee, a Bay County parent. "We wanted to focus on character building and help them learn about their interests, life skills and possible future careers."

Another good reason to choose homeschool is that parents can set the curriculum. You can teach your children skills



that are no longer being offered in traditional schools. If your children are interested in specific subjects, you can spend more time on those areas of study. You can have a hands-on approach with real life experience. "We love the freedom," said Kelly. "While still being diligent in our school work, you can take field trips to places you just learned about, helping history become real."

As homeschooling families

grow in number along the Gulf Coast, the community responds with enthusiastic efforts. Groups such as Emerald Coast Theater Company and Alfonso Company offer acting and dance classes during the normal school day to accommodate the needs of homeschooled children. Businesses such as the Gulfarium, Zoo World and Wonder Works promote special offers for homeschoolers to take advantage of enriching educational activities. Florida State now provides Florida's Virtual online school to meet the growing demand of homeschool options. It is more and more common to see families doing school at home in the Emerald coast area at large.

So how do you get started? What does homeschool require? The first thing you need to do is submit a Letter of Intent to your school district. You will have to develop a curriculum and keep a portfolio that lists all of the learning activities, reading ma-

terial, and includes writings, workbooks, worksheets or creative materials your child has. Parents are also required to pay for an annual evaluation.

Many parents can be apprehensive about the loss of socialization their children are exposed to while attending traditional schools. Homeschooled children are still welcome to participate in extracurricular activities with peers in their school district. They can play sports, be on an academic team, or join theater. There are also many homeschool support groups that you can join. Children do not have to lose out on socializing.

If you are interested in learning more about homeschool in Florida, you can check out these resources:

Florida-Parent Educators Association: fpea.com

Home School Legal Defense Association: hslsda.org

Homeschooling Florida: www.homeschoolingflorida.com

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Let's Get Growing



By JULIE MCCONNELL, UF/IFAS EXTENSION BAY COUNTY

Hello PCB Life Readers! I am excited to write a monthly column for this publication and wanted to use this first one to introduce myself.

I am a graduate of Auburn University (B.S. Horticulture, 2001) and University of Florida (M.S. Entomology, 2016). After graduating from Auburn, I took a position as a wholesale sales rep at a family owned nursery in the metro-Atlanta market. I spent 10 years assisting landscape companies, garden designers, colleges, and government agencies with their plant and hardscape purchases. In 2012, I accepted a position with the University of Florida Institute of Food and Agricultural

Sciences (UF/IFAS) Extension Bay County office as the Horticulture Agent.

The University of Florida has Extension offices in all 67 counties in Florida. Our mission is to provide scientific knowledge and expertise about agriculture and life sciences to the public. Each Extension office has agents assigned based on local need. In Bay County we have Horticulture, Sea Grant/Marine Science, 4-H Youth Development, and Family and Consumer Sciences agents. We offer outreach programs for the public through classes, workshops, field days, social media, blogs, print and digital media, and individual consultations.

Volunteers are a critical component of a successful Extension program. My horticulture program has Master Gardener Volunteers who I recruit, train, and supervise. Florida Master Gardener Volunteers must pass a background screening, attend over 50 hours of training, pass an exam, then donate 75 volunteer hours in their first year of service to become certified. In

Bay County, our 40 Master Gardener Volunteers donate about 3,000 hours a year supporting Extension in our community!

So, how are we reaching the community during the Covid-19 crisis? Like most of you, we've had to expand our use of technology to continue our outreach efforts while social distancing. I've teamed up with UF/IFAS Horticulture Agents from across the region to offer Gardening in the Panhandle LIVE! twice a month focusing on current horticulture topics. Attendees can join live using Zoom or Facebook or watch archived videos on YouTube. For details about this program visit www.nwdistrict.ifas.ufl.edu/hort/

I have also started a Facebook Group called the UF IFAS Extension Bay County Gardening Group where you can share your gardening triumphs and tribulations. It is open to the public, but members are required to answer a few simple questions to ensure everyone understands the group rules.

By now you may be wondering if I'll ever talk about plants



in this gardening column! Before I run out of space let me leave you with a few gardening tips for September.

Start planting your fall vegetable garden. Edibles you can plant in September are cabbage, carrots, broccoli, collards, lettuce, mustard, onions, and radish.

September is the last month to fertilize your warm season turfgrass (Bermudagrass, Bahiagrass, Centipedegrass, St. Augustinegrass, or Zoysia). Avoid applying nitrogen fertilization to lawns from October-April since this is a period of reduced physiologic activity. Fertilizing at this time can increase the chance of cold damage and promote certain fungal pathogen growth.

Divide and replant overgrown clumping perennials such as daylilies, canna, agapanthus (Lily of the Nile), and peacock ginger.

If you have specific questions about gardening, please contact our office at 850-248-8091 or email me directly at juliebmcconnell@ufl.edu

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 Wellness

Gain a Pound, Lose a Pound



BY DR. RICHARD CHERN, MD

Diet and exercise have always been at the core of weight loss. These sound so simple and easy but for many of us, no matter

what we try, it seems like we cannot succeed at either of these. Little things sneak into our lives to prevent us from staying on track and sometimes it's difficult to know what foods to eat and what foods not to eat. The "perfect diet" has changed so many times it's hard to even know what's really good for us. Low fat, low carb, low calorie, eat six small meals a day, intermittent fasting. What are we supposed to do? It just doesn't seem possible to eat food that makes us feel good and still lose weight?

Exercise recommendations change frequently as well. Cardio, cardio, cardio changed to

weight training and that has changed to high intensity for shorter time and some suggest low intensity for longer times. We certainly want the most out of the effort we put in so it's frustrating when you have no clue if you are doing the right thing and this often keeps people from even getting started. This doesn't even take into account those who have injuries or diseases that prevent them from being able to diet or exercise as suggested.

It would be great if everyone had a personal chef and personal trainer but the vast majority of us do not have that luxury. So what options are there?

At our clinic we have been asked so many times for diet plans and weight loss plans that we finally put together a plan to benefit nearly every patient. We have been able to consistently achieve safe, healthy and significant weight loss in many of our patients. There are a number of ways to accomplish this. Optimizing hormones and thyroid helps with weight loss but this can be a slow process and many people want some quick weight loss at the beginning to help fuel that fire to continue and succeed. So, because of high demand, we decided to restart a dedicated weight loss program. This pro-

gram has been used in the past with great success and significant results. We are now accepting new patients for this proven program and would love to help you with your struggle to lose weight. If you are interested in feeling healthier, happier and lighter we can help. Please give us a call at 850-837-1271.

Dr. Richard Chern, MD, and Sue Griffin, ARNP, have been providing BioTE bioidentical hormone therapy longer than any other physician in the region and are the only Platinum BioTE partners in the region. Call today for an appointment for bio-identical hormone therapy, thyroid optimization, aesthetics and weight loss.

Simplifying Medicare Advantage Plans for Seniors

Michael Roth, is a local representative for Florida Blue, specializing in Medicare products for seniors in Panama City Beach. Roth explains that this is the time of year when you

should review your Medicare coverage and make important decisions about your coverage for 2021.

One piece of advice he offers beneficiaries is to get started on the process early. By doing so, you will have plenty of time to review your options before Medicare's annual Open Enrollment Period begins (October 15–December 7).

Interpreting insurance benefits can be confusing at any age but understanding healthcare options for those 65 and older can be even more difficult. The already complex system is muddled even more by the barrage of annual advertising from insurance companies (Joe Namath should just stick to football).

Roth suggests considering three things when shopping for Medicare Advantage plans:

Choice: When it comes to Medicare, one size does not fit all. What works for your neighbor may not work for you. Take the time to learn and understand the benefits and costs of each plan so you feel confident in your decision and your health

care coverage.

Care: It starts with a strong relationship with your primary care provider (PCP). If your plan has a network, make sure you're comfortable with the doctors and hospitals in the network. Also check to see if your plan will coordinate your care with the rest of your providers.

Experience: Medicare can be complex and confusing. It's important to find a seasoned agent that works for you and supports you throughout your health care journey. We are here not only to help you now, but in the years to come also.

For further information, on how Florida Health Connector and the benefits and resources at Florida Blue can help you live more and worry less call 850 899 7003, or email mhaaland-roth@gmail.com.

Michael Roth is a Regional Manager with Florida Health Connector and President of MrBenefits, Inc. Michael has been a local resident on 30a since 2008 and has over 40 year's experience specializing in Medicare, Health and Life Insurance.



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Michael Roth






Coming to Terms with Adult ADHD

#Crushingadhd is a social media site on Instagram and Facebook that was formed by local resident Sandy Boswell in 2017, to educate and support adults with ADHD and their loved ones. Sandy considers herself an ADHD, mental health advocate and an ‘encourager’, often sending materials out to followers around the world, where help and recognition is not found in their countries.

It was only a few short years ago that Sandy made the connection between her son Michael’s struggles as an adult and his childhood ADHD. The lightbulb came on when Michael showed his Mother that he had over 200 unanswered text messages on his phone and over 25,000 unopened emails. A huge deal when you consider that Michael is a California-based musician and a model, who gets almost all of his work via email.

Sandy did what many would do - she started “Googling” and soon realized, based on Michael’s ‘symptoms,’ that there was indeed a correlation between Michael’s actions and his childhood ADHD diagnosis. Sandy had no idea when Michael was first diagnosed with ADHD in First Grade that his childhood diagnosis would continue through adulthood. Based on this new found information, Sandy started reading everything that she could get her hands on for the subject and found so many articles that matched her son’s symptoms. Finally, there was a reason for all the ‘bad luck’ his Mother had perceived Michael was having in his life.

Since then, Sandy has committed to educating herself on every facet of Adult ADHD. Here are just a few of her findings:

What is adult attention-deficit/hyperactivity disorder?

While the exact cause of ADHD is not clear; genetics, the environment and developmental problems in the central nervous system may be involved. Research has shown that only one third of children actually outgrow childhood ADHD.

Symptoms usually present themselves early in childhood



but in adults are often masked by other conditions, such as anxiety or depression. ADHD is a mental health condition that includes a combination of persistent problems, such as difficulty paying attention, hyperactivity and impulsive behavior. Adults with ADHD can have unstable relationships, poor work performance, and low self-esteem.

Other symptoms include - disorganization, problems prioritizing, poor planning, frequent mood swings, problems focusing, regulating emotions, trouble coping with stress, low frustration tolerance, unemployment, financial problems, brain fog, time blindness, problems with the law/authority, feelings of being overwhelmed, often losing important things like a driver’s license or debit card.

Treatment generally includes psychotherapy, coping skills and medication, both for ADHD and other mental health conditions, which may be present as a result of ADHD. While none of these treatments alone are considered a cure, a combination can help manage many of the symptoms.

One of the biggest challenges facing adults with ADHD is the ability to even find and access appropriate treatment. Children are generally covered under their parent’s insurance; parents schedule their medical appointments and oversee the use of any prescribed medications. But for adults the story is quite different. First the adult must be high enough function-

ing to have and keep a job, so as to have some form of insurance. They have to remember to make and keep doctors and therapist appointments, and remember to take their medication responsibly and consistently. Even purchasing the required stimulants from a pharmacy can prove a major hurdle for some-

one with Adult ADHD. Then there is the added complexity of actually finding someone trained to treat their disorder. Most therapists and Doctors are only trained to treat children with ADHD, and depending on where you live, resources may be very limited to non-existent.

We all know that exercise is considered a great way to relieve stress, work off excess energy and boost your endorphins, so it can be particularly helpful to those suffering with ADHD. Additionally, adults with ADHD are encouraged to make lists to stay on track with tasks that need completing. Another good tip, is using a timer to complete tasks that should be accomplished in a reasonable and/or set period of time, such as taking a shower or turning in a work report.

Those of us who do not suffer from ADHD often underestimate the significant issues that adults with ADHD face every day, often dismissing their struggles because they expect them to do the same activities as they do without a problem. One of

the many issues facing adults with ADHD is having to cope with the fact that their disability is, for the most part, ‘invisible,’ so they are judged as ‘normal.’ Ergo they are often viewed as failures because they are unable to cope in certain situations. Admitting to having ADHD often has a similar negative impact, so more times than not it is a no-win situation.

Sandy actively encourages anyone with an ADHDer in their life, to educate themselves on exactly what ADHD is, because those living with ADHD, are trying hard to function and can feel great rejection, loneliness, and isolation from the people that they love, all while giving the outward appearance that everything is fine.

Sandy Boswell is an independent benefits consultant for Aflac and resides in Panama City Beach. Prior to moving to PCB in 2016, Sandy and Floyd, her husband of 17 years, lived in West Point, Virginia where Floyd served 30 years in law enforcement, and Sandy 25 years in the Pharmaceutical industry.



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 Dining

Wines of the Month

At Kwiker Liquor they know that the key to having a great selection of Fine Wines, is knowing a great selection of Vintners and Winemakers. And they take pride in cultivating these relationships to bring the very best to their customers on the Beach and beyond. This month we will

explore Boutique Wines with Vintner and Winemaker Tom Di Bello of Di Bello Wines.

“Boutique Wine - A New Wine, New Choice”

“We know what we like and like what we know.” For most of us that means buying the same

products over and over since we know they always deliver on our expectations. But with more choices than ever we’re all compelled to try new things.

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selection of wine and is usually the first store to carry new wines in the area. As a key partner for DiBacco Imports, we often set up tastings in the store on Saturdays so you can “try before you buy.” Together with Kwiker we have successfully launched many new brands from our portfolio. Boutique brands like Eric Kent Wines (Sonoma), Del Dotto (Napa Valley), Andis Wines (Sierra Foothills) just to name a few.

The boutique wine market is a fast growing category much like craft beer and spirits, and while some of the big brands available at most stores might be favorites, the hard to find, small production wines are what we specialize in and what can really open your eyes to the exquisite quality of boutique wines.

What is considered a boutique wine?

Boutique wines are handcrafted and small production, usually 150-300 cases annually. The winemakers are usually the owners of the winery and are of a high pedigree. Some have made wine for bigger well known brands but are now focused on a collection of boutique brands. A boutique wine is usually from a specific appellation and a specific vineyard. With every boutique brand comes a story. Someone’s passion and desire to create a work of art in the bottle. Most of the labels on these



bottles have a significant meaning and you’ll see many of the wines details on the back label. Some of the winemakers, like Eric Kent mentioned above, use different artists’ paintings on the labels. Others incorporate something personal like Andis Wines, which stands for owners Andy Friedlander and Janis Akuna.

Is it worth the extra \$\$?

Like most handcrafted items, boutique wines usually demand a higher price due to the more intimate and labor intensive production. But in the end you’re supporting a true work of art and many times you’ll experience a new level of taste for some of your favorite varietals like Chardonnay, Cabernet Sauvignon and Pinot Noir. Some of the more notable boutique brands like Del Dotto become collector wines, allowing additional aging to get a closer taste of perfection. These wines are well worth the price and are great to drink every day or on special occasions.

With so many new boutique wine choices at Kwiker Liquor, you can be sure there’s one we “know you’ll like” and soon enough it will be “one you’ll know” by name.



PCB Flavor

THE BEST OF LOCAL DINING

IN THIS ISSUE

ISO: PCB's Best Burger

Tastebudz

Event Highlights

ISO: PCB's Best Burger

By JACK SMITH

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

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

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

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

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



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Barefoot Hide A Way Bar & Grill

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

www.barefootrestaurants.com

Our Barefoot BIGMOUTH features double all-beef patties, your choice of cheese, lettuce, tomato, onion and pickle, and is served with our signature sidewinder fries. Pair the burger with one of our cold beers on tap or a frozen Key Lime Piña Colada. The BIGMOUTH is available at all three Barefoot locations. Come grab a burger and take in the waterfront views!



Mike's Cafe and Oyster Bar

17554 Front Beach Rd., PCB | (850) 234-1942

mikescafeandoysterbar.com

Try our patty melt: a grilled beef patty with onions & swiss cheese on rye bread. Served with a side of fries, chips or slaw and a dill spear. You'll find out why our customers keep coming back! Our family has been serving old friends and making new ones since 1971. Open everyday 11 a.m. - 9 p.m., with lunch starting at 11 a.m. Happy Hour 2 - 6 p.m. everyday.

Beef O'Brady's

11226 Hutchison Blvd., PCB | (850) 739-4647

www.beefobradys.com

Kick your week off right, with Burger Monday! Fixed the way you like it. All of our burgers are the Certified Angus Beef brand with unrivaled flavor, juiciness and tenderness. Add provolone, swiss, american, smoked gouda or pepper jack cheese, bleu cheese crumbles, grilled mushrooms, grilled onions, queso or jalapeños.



Andy's Flour Power

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andysflourpower.com

Try our Egg-Cellent Breakfast Burger! Our hand packed burger is seasoned and cooked to perfection and topped with house made Pimento Cheese! But! We couldn't stop there! We needed to make it “Egg-stra” special! We've topped it with an any style egg! Served with lettuce, tomato and your choice of side! You certainly won't leave hungry!

Paparazzi Gourmet Deli: An Authentic Taste of Italy

Unless you have a passport and an airline ticket to Italy in-hand, or an Italian Grandmother hidden away in your kitchen, chances are you are not going to find a more authentic Italian culinary experience than you will at Paparazzi Gourmet Deli, located at 2810 Thomas Drive.

That's because their recipes are from the 'Old Country,' passed down generation to generation, from Italy to New York, New York to Panama City Beach.

Owner John Trubia is rightfully proud of his very rich Italian heritage. His Father's family were from Palermo, Sicily, his Mother's, from Naples. John himself was born in Staten Island, New York.

Spend just a few minutes with John and you will quickly learn of his love of family, his

pride in his Italian American heritage and his passion for food. Combined, they embody and define the man he is today, and all are clearly on display at Paparazzi Gourmet Deli.

John's earliest memories revolve around family and food. After immigrating to the US, his maternal grandparents ran a fruit and vegetable store on the Upper West Side of Manhattan, before converting the space into a popular neighborhood restaurant. John's Mother learnt from her Mother, and John from his. The family premise is simple enough, 'food makes people



happy, so give people food!'

John's mother went on to become an executive chef at a leading Staten Island Bank, but John did not immediately follow in his family's footsteps choosing instead to join the NYPD at the early age of twenty.

After serving his City valiantly in the aftermath of 9/11 (he was on duty the morning

of the attack and served on the bucket line for 24 hours straight immediately following the disaster), John eventually retired from the NYPD in 2006 and the following year moved his family to their favorite vacation spot, Panama City Beach.

Life has come full circle, today John now oversees his own successful family restaurant and catering business, always with one foot in the kitchen, keeping a watchful eye over every pizza toss and hand-made cannoli. Over the next several months John will be contributing a

monthly column to PCB Life's Dining Section, sharing a few of his family recipes (most remain coveted family treasures) and providing tips on how to cater the perfect soirée.

Here's a taste of what is to come. This month Paparazzi's is showcasing thier house favorite, "Chicken Maria" (named for John's Mother):

A finely breaded chicken cutlet, smothered in sautéed spinach, grilled eggplant and fresh mozzarella, all topped off with Paparazzi's signature Pink Sauce, baked to gooey perfection.

For a menu and more information on Paparazzi Gourmet Deli visit www.paparazzideli.com.

For catering information please call 850-588-8244.

Pineapple Willy's Pays It Forward to Three Deserving Local Charities

Last month popular local seaside restaurant Pineapple Willy's once again set aside a week's profits to fund the operating expenses of three lucky and deserving charities. The Annual "Pay it Forward" campaign kicked off Monday, August 24th and ran through Friday, August 28th. 100% of the proceeds from the restaurant's food sales

are to be donated to Beach Care Services, Panama City Beach Paws & Claws and B.A.S.S.I.C. of NW Florida.

In making the announcement Pineapple Willy CEO, Melissa Traxler noted, "Pineapple Willy's has been running this campaign for more than a decade and we see it as even more important than ever this



year. With business profits down across the board this summer because of Covid, charities are really suffering as they receive

less and less donations. I think it is something that as a community we need to continue to do."

Ms. Traxler adding; "The charities selected for this year's campaign were each chosen because they are all near and dear to the hearts of owner Bill Buskell and his family. It is the Group's intention to expand the program in coming years,

and in turn be able to help even more charities in the future."

Beach Care Services is a 501c3 non-profit organization that provides emergency assistance with rent payments, utilities, transportation, prescriptions, food, clothing, employment information and a variety of other requests to those

Continued next page

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Grand Lagoon Waterfront Farmer's Market – Saturdays

The market hosts the region's favorite makers, bakers and growers on Saturday mornings from 8 a.m. to 1 p.m. at Capt. Anderson's. Hailed by New York Times as "Top 10 Things to do at PCB," the market stays open year-round for locals and visitors alike. For more information, check their Facebook page at www.facebook.com/GLWFarmersMarket/.

Bay Breeze Grand Opening - Sept. 26th

Bay Breeze will host a grand opening event September 26th at their 21301 PCB Pkwy, PCB location. The event will provide a great opportunity to purchase fishing gear at a great price! We will conclude the day with "Cigars & Guitars." Live music starting at 5 p.m. featuring local artist Chris Alvarado, owner of Driftwood Guitars in Santa Rosa Beach, Florida.

Pirates of the High Seas Fest – Oct. 5-11

The Pirates of the High Seas Fest sets sail as a virtual event October 5-11, 2020. The Pirate Ship will be making it's voyage to Shell Island for a live event on Visit PCB's Facebook page, and they'll be hosting a virtual scavenger hunt to win some PCB Pirate Swag. Complete the scavenger hunt for a chance to win a Real. Fun. Beach. vacation getaway!



PCB Oktoberfest – Oct. 16-18

Oktoberfest Pcb This October 16-18, 2020 at Aaron Bessant Park in Pier Park, PCB Oktoberfest is on for three days of German beer, food, music, as well as activities for kids and families. The event will feature a massive 150'x50' tent decorated like the authentic Oktoberfest tent in Munich, Germany, as well as two outdoor beer gardens and a VIP section under the tent. Get ready for great German food! Pair your beer with brats, either famous or smoked, meterwurst, or hot dogs (with or without sauerkraut). Plus, nothing is better with your new and old favorite beer than giant pretzels with beer-infused cheese. Come out for good eats including other traditional Oktoberfest fare. Bring the family! For more information and tickets, visit pcboktoberfest.com. Lodging specials and VIP packages available.

PINEAPPLE WILLY'S

continued from previous page

living and working in the Panama City Beach area.

Beach Care Services has rent and office expenses paid by a benefactor, allowing 100% of all other donations to go directly for client needs. The office is staffed entirely by volunteers, eliminating expenses there, too. This operational model makes us extremely efficient with all funding sources.

Beach Care Services is fund-

ed completely by contributions from local churches, businesses, individuals and civic groups. We also host three signature events each year to boost the funds needed to care for as many locals as possible.

Panama City Beach Paws & Claws is a 501c3 non-profit animal welfare organization that strives to find forever homes for the homeless and abandoned pets in our community.

The organization runs a Trap-Neuter-Release Program for neighborhood cats so to mit-

igate the reproduction of feral cats. As the charity does not currently have a shelter, they rely on volunteer foster homes to care for animals. To contact us for help you can email pawsandclaws.help@pcblife.com.

BASIC NWFL, Inc. is a volunteer governed, community-based organization dedicated to aiding, assisting, and comforting those living with HIV/AIDS, their families and friends. At BASIC of Northwest Florida, we provide discrete and

compassionate assistance without passing judgment.

BASIC also provides awareness, education, advocacy, linkage to care, prevention, testing and substance abuse/HIV ed-

ucation to the citizens of Bay, Calhoun, Gulf, Holmes, Jackson, and Washington counties.

HAPPY Hour

The Wicked Wheel

Happy hour daily from 2-5 p.m. Enjoy some live music and \$1 off beer & wine, \$2 off mixed drinks, and \$1 off all appetizers!

Barefoot Hide A Way Bar & Grill

Happy hour from 4-7 p.m. daily. Live music and discounted prices on selected drinks!

Beef O'Brady's

Happy hour from 11 a.m. to 6 p.m. Monday through Friday and ALL DAY WEDNESDAY! \$1.75 Domestic Draft; 2 for 1 Well Liquor; \$3 Wine; BeefoRitas \$5.

Tuesday Scotch Specials: Scotch Lauders \$1, J&B \$2, Dewars White Label \$3, Glenlivet \$4.

Whiskey & Wings Wednesday: Tullamore DEW \$3, Wings .79 - traditional or boneless.

Trivia Night Every 1st & 3rd Wednesday 6:30-8:30 p.m. Free 2-6 person teams; 1st Place: \$50; 2nd Place: \$25 (gift certificates).

Cigar Night 2nd Tuesday of each month 4-8 p.m. Cigar and dinner (limited menu) \$40. Different cigars featured each month. Sept.: 8 Oliva Cigars.



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A Pastor's Ponderings



BY REV. PETE HYDE

As I ease out of this role as Senior Pastor, not only of Community Church, but out of the pastoral ministry that has been my life for more than three decades, I find myself reflecting on those years and becoming a little nostalgic. Hope these memories aren't boring you.

After Dad retired in 1970 to Rogers, Arkansas, our family began attending Central United Methodist Church in Rogers, after many years of being unchurched. Central was and still is an old downtown church that is now on the historic register. Stained glass windows surround the curved, rich, dark, wooden pews with carved ends on a sloped floor. The light of the message of the windows spills into the still creaky balcony. Organ pipes stand stately behind the choir. The domed ceiling reflects light to every corner of the sanctuary. Many lives have been touched by God's Spirit in that place. I was a junior in

high school when we moved there and gave my life to Christ and received my call to ministry in that historic church. It would take many years for me to take up that call. Our youth group would always sit in the balcony. Rev. Bill Connell would keep a close watch on us from the stage and pulpit with good reason.

Though Rogers and north-west Arkansas is now a sprawling metropolis of nearly 100,000, in 1970 Rogers' population was only about 5000 and Bentonville was about 2500. Sam Walton's second store was still open in a strip shopping center on the main street in Rogers and his original store was still on the square in Bentonville.

Three or four blocks from the church, Wonder Bread had a facility that produced loaves of bread. There were many a Sunday morning about halfway through the 11 am service (the only service), if the wind was just right, the smell of fresh baked bread would waft its way through the entire downtown and into the sanctuary. There is nothing like the smell of fresh baked bread! When we stepped out of worship on a cool fall day, the smell of fresh baking bread was an additional blessing. The old factory is gone now along with many of those landmarks that change with progress and growth. Every time I smell of fresh baked bread I am reminded of those days. The other memory that comes to mind is my father baking fresh bread on Sundays. Hours of

preparation and waiting for the dough to rise more than once, then the baking, oh the baking!! Oh, to be able to bask in the smell of fresh baking bread more often.

Jesus addressed this very longing when he declared to the crowd that he was the Bread of Life. He offered spiritual bread that would cause us to never be hungry for God again. Our quest to fill our wants and desires which are often dictated by society, peer pressure and wanting to keep up with our neighbors, drives us to an eternal hunger and thirst for more, mostly material things. This in turn shifts our attention away from God who brought the true bread from heaven to each of us to satisfy that inner longing for a relationship with our creator.

The next time you smell fresh bread baking, or remember grandma and grandpa or Mom or dad making fresh bread in the kitchen, remember that Bread of Life who is with us each and every step of our journey, no matter how pleasant or tough the journey might be. His Spirit surrounds and fills every corner of our lives like the smell of fresh bread fills every corner of every room, every corner of the house, and as in the old days in Rogers, Arkansas every corner of the church and the community. Remember the BREAD OF LIFE during these difficult times and be thankful.

*Rev. J. Pete Hyde,
Senior Pastor, Santa Rosa Beach
Community Church
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 Musing

Homemade



BY SEAN DIETRICH

It's late. And I wasn't going to write this, but I have to. Not only for me, but for the good of our children, and our children's children. No matter how hard it is to address. I'm talking, of course, about the highly controversial issue of homemade ice cream.

Ice cream wasn't always under scrutiny like it is today. It used to be okay to eat ice cream. But then, suddenly it wasn't okay, and lots of companies started coming out with healthy frozen yogurt.

A few years later, news reports claimed frozen yogurt was just as bad as ice cream. So they came out with "sugar-free" frozen yogurt, made with "aspartame." And the world as we knew it fell apart.

Aspartame is actually a lot of fun to say. It seems like a dirty word, but isn't. You can use it in social settings and it's acceptable.

EXAMPLE: "Have you seen traffic today? It's a real pain in the aspartame."

So Americans were eating sugar-free yogurt sludge by the gallon, hoping to live to be one hundred, and doing step aerobics. Life was all right again.

Companies started going bonkers and making bizarre frozen yogurt flavors like Blackberry-Garbanzo Bean, and Coffee-Bubble Gum, and Toenail.

Then, reports came out with new information claiming aspartame was deadly.

One report stated: "Aspartame turns your bodily fluids into formaldehyde, side effects include: Numbness, tingling, and profound interest in Jazzercise."

All of a sudden, journalists were telling mankind to stay away from anything that even remotely looked like sugar-free frozen yogurt, and for mankind to eat quinoa instead.

Which is probably why a few months ago, I found two fifty-pound bags of red quinoa in our pantry. It wasn't long before we were eating what looked like

chicken feed for every meal until sometimes—especially if we sat in one place for too long—grade-A eggs would start appearing beneath our haunches.

But mankind can only go so long without ice cream. So one night, my wife announced that we were having a frozen surprise for dessert. But it wasn't the real thing.

"What's this?" I asked.

"It's frozen coconut milk."

I took a lick. It was sweet, but not in a good way. It tasted like whatever I had just licked was a food related to the Sheetrock family.

"Why does it taste funny?" I asked.

"It's called stevia. It's a plant-based sweetener."

"Stevia?"

She showed me the bottle. When she unscrewed the child-proof lid, white dust filled the air and got into my nasal passages and mouth.

Ever since that day, I have had this persistent taste in my throat that reminds me of the flavored laughing gas Doctor Bob used when I had a tonsillectomy in first grade.

Speaking of Doctor Bob, do you know how that old man convinced me to agree to a tonsillectomy?



Doctor Bob said: "Sean, the best part about getting your tonsils out is that you get to eat ICE CREAM ALL DAY LONG."

A boy will do almost anything for ice cream.

It was all I needed to hear. I agreed to go peacefully. They put me in a little buttless gown and Doctor Bob placed me in the front seat of a miniature Plymouth Belvedere with pedals.

I pedaled myself to the operating room, laughing with Doctor Bob. Just a couple of guys on our way to major surgery, that's what we were.

When I reached the operating room, something was wrong. I saw four men dressed like butchers, wearing masks, holding sharp instruments.

So I turned my Plymouth around and I got my little aspartame out of there.

But Doctor Bob caught me. By then, I was kicking and screaming for my mother. I was making promises to never play with Granny's cigarette lighter again, or try to paint the cat, or use the word beginning with the nineteenth letter of the alphabet.

They held me down, placed a

rubber mask over my face, and drugged me with scented laughing gas.

And that's what stevia tastes like.

So I don't want stevia, or quinoa, or frozen yogurt, or laboratory rats, or Plymouth Belvederes. I want America to go back to a time when ice cream was good, and good people ate it.

I would also like for people to get along. And for dogs to get adopted. And for good music to make its way into the ears of children. For this virus to hurry up and disappear.

And for lonely people to find love. For porches to be built on the fronts of houses instead of the backs. For neighbors to wave at each other.

And most of all, I hope the man who wrote me a hateful email this morning knows that I don't hold it against him. Because everyone has a bad day. I get it. Especially during times like these. Sometimes, people just need to let off steam.

But if anyone were to ask me, which they didn't, I think this world needs more homemade ice cream.

And less aspartame.



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The Honey Hole

By TIM BRADDOCK,
Bay Breeze Bait + Tackle

Welcome to the first edition of your local 'Honey Hole' fishing report, sponsored by Bay Breeze Bait + Tackle. Every month we will provide current, reliable information on 'all things fishing.' We'll talk about what's biting, where to catch them, the best in fishing gear, and events and resources available to the local anglers. The Honey Hole will



provide information for all types of anglers, from the flier to the offshore enthusiast.

Here's what's biting: September ushers in one of the most productive times to fish any body of water in our area. Bait fish are plentiful and plump and the big mature fish are hungry. The piers will hold plenty of King Mackerel and from other shorelines you can expect for the whiting to keep biting.

If you are ready for a solid battle with a fish, offshore holes will hold large Amberjacks (Reef Donkeys).

So, get out there and get fishin'!

Panama City Beach, Panama City and South Walton are blessed with several great local fishing shops. Go by and pay them a visit, I am sure they will have lots of great local fishing tips.

And don't forget to check out Bay Breeze's Grand Opening at their new Panama City Beach location, Saturday, September 26th. The event will provide a perfect opportunity for you to purchase fishing gear at great prices. The day will conclude with a 'Cigars & Guitars' concert starting at 5 p.m., featuring local artist Chris Alvarado owner of Driftwood Guitars, Santa Rosa Beach.

'Chasin' The Sun' Fishing Show Returns for Sixth Season on Discovery Channel

Visit Panama City Beach is pleased to announce that its award-winning fishing and coastal lifestyle television series, 'Chasin' The Sun,' will return for a sixth season on Discovery Channel. Premiering in January 2021 and airing on Saturdays through June, the upcoming season's all-new episodes will continue to showcase the diverse fishery and family-friendly experiences available in Panama City Beach.

"We are thrilled to debut another new season of 'Chasin' The Sun' and look forward to once again sharing our beautiful slice of paradise with a national audience," says Visit Panama City Beach President and CEO Dan Rowe. "With fantastic opportunities for angling action on the water and fun adventures on land, it's no wonder Panama City Beach is one of America's most

popular vacation destinations."

Professional guides Justin Leake, Ed Zyak and Travis Holeman will return as co-hosts of the popular series, ensuring that viewers can count on seeing spectacular trophy catches and hearing expert advice on how to target the wide variety of species that inhabit the waters in and around Panama City Beach.

"Whether it's redfish, snapper, grouper, tarpon or kingfish, our world-class fishery is incredibly diverse and, with year-round action, there is always something in our waters to challenge every angler," says Visit Panama City Beach Vice President of Tourism Development J. Michael Brown. "Our trio of full-time guides and part-time TV anglers knows how and where to catch fish, and we're looking forward to our best season ever."



Produced in partnership with Pinfish Media, all five seasons of "Chasin The Sun" are available for online viewing at www.ChasinTheSunTV.com and on Amazon Prime, Vudu, STIRR

and Samsung TV Plus. The show can also be seen on local affiliate television stations in the Outdoor America network. For more information on "Chasin' The Sun," please visit or stay

connected via Facebook (@ChasinTheSunFishingShow), Instagram (@ChasinTheSunTV) and YouTube.

Introducing Saylor Grace: PCB's Little Mermaid!

By SUE GAMBLA

Saylor Grace Morgan radiates sunshine in her 4, almost 5-year-old (as she will gently remind you) soul. The sparkle in her eyes and smile captivates not only her proud parents, Pastor Steve and Mrs. Shawnc Morgan of Gays, Illinois, but everyone she comes in contact with! With saltwater in her veins, you will catch this mermaid frocking through the emerald waters as if she belongs there. Her love of donuts from Thomas Donuts (she can not resist that cute pink box with all the yummys inside) and Gulf Coast Burgers with their irresistible ice cream



shakes can keep her lively spirit on the run through her favorite place; finding big crabs with her family at St Andrews Park!

Adventure is Saylor's middle name with the need for speed on jet skis, renting "Little Jeeps" to cruise through PCB and beyond, or go carting, this girl loves the wind blowing through her sun kissed

hair. A Wonder Woman at 4, she loves to bake and cook, run, hike, do yoga, play baseball, draw and color - especially anything pink with sprinkles, cares for her dog and lionhead bunny and even loves to ride horses. She is a smart little cookie with all her homeschooled learning, but her brightest attribute is her charming personality, affectionate tender heart, adoring love of her family and mostly her pure innocent love of Jesus. Mermaids are alive and well on the Emerald Coast; and her name is Saylor Grace.

Maison 30A Celebrates One Year Anniversary

It is hard to believe that it was just one short year ago that Maison30a located at 16810

two decades in the design industry to the area. "Maison 30A is a home and garden store

any other furniture store in the area is our ability to custom build furniture, which we

design to our client's individual and exacting specifications." Maison 30A also offers

shoppers a unique range of modern concrete furniture and organic form teak root furniture suitable for both indoors and out. With over twenty year's experience in the design industry, Bailey is more excited than ever about the store concept of Maison30a and looks forward to many years to come providing the perfect pieces for his clients' homes.

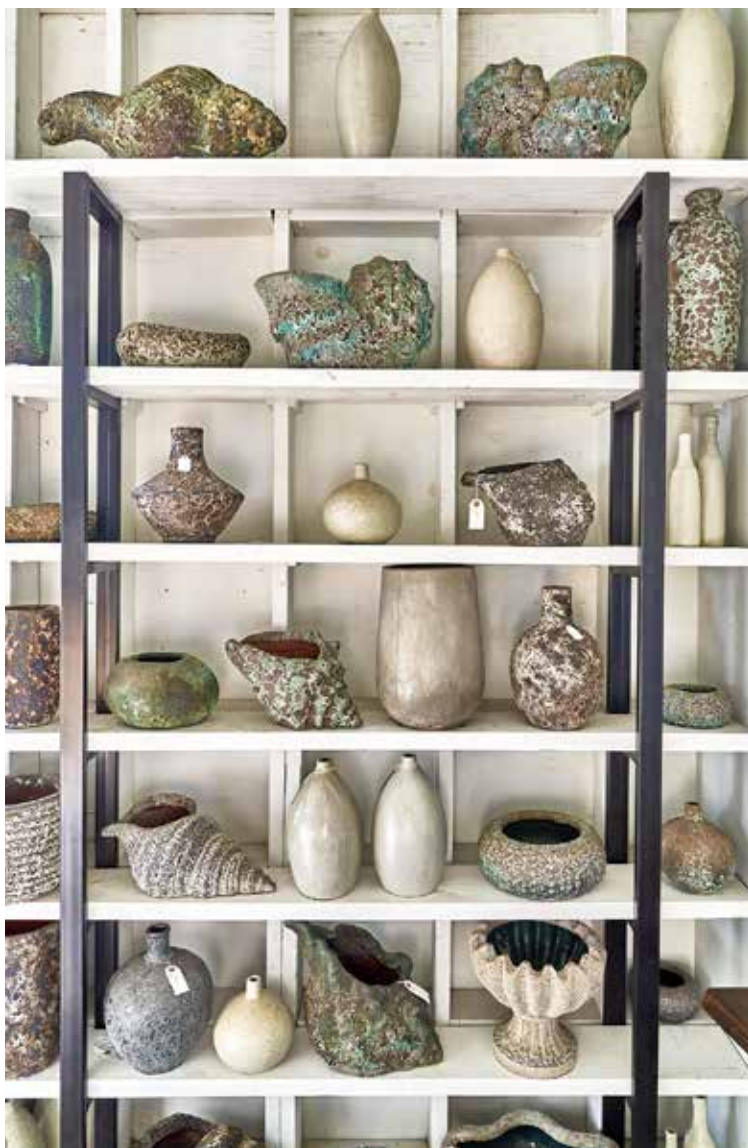
Maison 30A is open Tuesday – Saturday 10:00am to 6:00pm or by appointment. For more information, visit www.maison30a.com or call (850) 775-1227.



Panama City Beach Parkway (Hwy 98 & 79) opened its doors.

Commenting on the Store's anniversary, store founder Chris Bailey stated; "My career has been a whirlwind journey taking me all over the world, to finally land me here, on the world's most beautiful beaches. I am delighted to have brought my experience from the past

like no other in the area", Bailey explained, "In addition to our custom-made furniture line, we have a great collection of modern Coastal Chic furniture and art. We also offer a large selection of pots, planters and fountains in all shapes and sizes, with a focus on natural materials and a neutral palette. What truly sets us apart from



MAISON 30A

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beach house chic furniture, art, decor, lighting and large collection of pots, planters and fountains

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maison30a.com | [@maison30a](https://www.instagram.com/maison30a) | [@industrialchicloft](https://www.instagram.com/industrialchicloft)

Check out our other company specializing in industrial design furniture | industrial-chic.com

On the Road with Indian Motorcycle

Indian Motorcycle is well known in the Panama City area. With over two hundred branches extending across the United States, it is no secret that they are one of the top producers of motorcycles in the country.

The company began its legacy in 1897, and has expanded in ways the original founders could have never imagined. Those who run the various branches today are passionate, knowledgeable, and persistent in meeting all of their customer's needs. Panama City's Indian Motorcycle, owned and operated by Derek Kelley, is no exception to this phenomenal work ethic.

Derek grew up in Birmingham, Alabama, and as many Alabamians do, Derek spent a lot of time along the beautiful Emerald Coast during his free time. Derek said that he has always been drawn to this area, and it's easy to see why! Surrounded by an atmosphere of such passion and persistence, there are few



who would not find the Emerald Coast to be the perfect area to start a business.

Starting out, Derek was a part of Harley Davidson, but when offered the opportunity to become a part of Indian Motorcycle he couldn't resist.

"I wanted to be in on the ground floor. PCB had 2 bike weeks per year, and presented a great market opportunity to grow and build." Derek commented.

One of Derek's hobbies over the course of his life has been riding and repairing motorcycles. This fascination is the primary thing that led him to begin his own branch of In-

dian Motorcycle. However, no business thrives on the effort of a single individual, and Indian Motorcycle is no different. Derek is surrounded by an amazing team of individuals, including his general manager, Randy, who has been with the company since 2007, and his marketing manager, Emily. Each person in the company has contributed to their success in an enormous way!

Indian Motorcycle specializes in a multitude of various motorcycles, including the Classic Scout, the Dark Horse, FTR Series, Challenger, and Roadmaster. They are full service, and carry a large amount



of parts and other accessories. Their dedication to creating and servicing great motorcycles has earned them a reputation for quality, performance, and reliability.

Beyond their machinery genius, however, the thing that really causes Indian Motorcycle of PCB to stand out is their zeal to make sure their customers are always the top priority. "I think our customer service is impeccable. We have years of experience." Randy mentioned.

Indian Motorcycle has the perfect small-town feeling, and when one walks into the shop it's sure to feel like a friendly welcome home for both motorcycle enthusiasts as well as those just beginning their journey into the world of riding.

Indian Motorcycle of PCB is located 13830 PCB Parkway. Be sure to visit them the next time adventure starts calling!

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Rocks and Wine



The beauty of Natural Quartzite is all the rave right now. Its majestic properties of movement and the natural elements of these stones bring excitement, comfort and luxury to any home.



White Macaubas and Macaubas Fantasy Quartzite

This is one of the top questions we get at Granite Plus, "If I spill wine on this will it stain?" Natural Stone has depth and gives personality and character to any space. Whether a natural stone can be permeable or not is always a surprise as we are dealing with nature and only time will tell, but it is not something to worry about when putting a little piece of earth into your home.

Quartzite, Granite and Marble are the most common rocks for countertops. Quartzite has distinct and absolutely gorgeous veining and the variations of colors in quartzite is almost unbelievable. These natural characteristics make quartzite the top choice for interior designers for this reason. Quartzite is a very hard rock. The chances of any etching or chipping are slim, but does it pass the test for the wine drinkers? Although quartzite is one of the hardest rocks available for countertops, we have come across some quartzites that are permeable in their natural state. Natural stones are not installed in their natural state; they are sealed so you can enjoy that glass of Cabernet.

Granite is also a hard rock. Etching and chipping are not generally a concern. There is an extensive number of granites available today and their permeability varies. In general, Granite is the least porous of the rocks and permeability may be less noticeable due to its characteristics. Granite has many variations of minerals causing a multitude of color variation and shapes.

Marble is absolutely opulent and its light colors, with ravishing movement, are always in high demand. In recent years manmade materials are working hard to impersonate these characteristics, but there is



"After The Tasting" Available at Tassels Interiors

nothing that compares to the look of natural marble. There are different classifications with marble when having a conversation of etching, chipping, and permeability. There are soft marbles and hard marbles. Soft marble in its natural state is the most permeable of the natural stones, but the look of soft marbles is the most desired. You can enjoy a glass of Merlot on a soft marble worry free by having it dry treated and sealed. Dry treat is a treatment that will protect your marble from permeability and etching and it is warranted for 15 years. Hard marbles are less permeable and less likely to etch than soft marble.

Granting all of this information, these days you do not have to be concerned with putting natural stone in your home. These exquisite rocks are sealed before they are sent to the fabricators and then again when installed into a home. Once you have a little piece, or maybe I should say big piece, of nature in your home, like a plant, it might need a little loving care sometimes, but it is very simple to protect your natural countertops and it is worth the beauty and character it will bring into your home. Use a natural stone friendly cleaner daily and about once a month use a cleaner plus sealer. That is it, and you can

enjoy your rock with your Shiraz forever.

Choosing a natural stone is exciting, but it can also be overwhelming. Tassels Interiors has been serving Bay County and surrounding areas for over 20 years and the designers at Tassels have given some insight on how to 'Raise the Bar' on your project.

"Elements of interior design are INFUSED with Space, Balance, Texture, Pattern, Light, Color, Form and Function. In the end, design flows like a 'Fine Wine.' When selecting a stone of your choice keep in mind it is a major investment and a large element in your overall design plan. If selected properly it will withstand the test of time, comparable to your favorite 'Wine.' When there is a strong directional pattern in the natural stone, such as a vein, the flow match is especially important to create a consistent line of movement. You may consider utilizing the stone as your backsplash or coordinating a decorative tile, allowing one or the other to be the STAR of the show. We are seeing a move towards more modern spaces, meaning keep it simple and clean, less movement in your stone or if you want dramatics add a bold stone to balance the simplicity of your form."

Tassels team can help you create a unique and personalized design for your space that speaks to your STYLE.

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Finding the Perfect Diamond

You have found the perfect lady/partner, so now it is time to find the perfect diamond. This can be more challenging, then finding the perfect partner. The number one question everyone has when searching for an engagement ring is “how much money should I spend?” Honestly, there is not a one size fits all formula, traditionally 2 months’ salary is a good starting point; however, there are other contributing factors like cost of living, other expenses, and lifestyle. Remember, you can always upgrade later. Now that the hard part is done, select a jeweler that makes you comfortable and is going to educate you on the 4 C’s of diamond buying. A jeweler that wants to educate you, is generally looking after your best interest.

At Tracy’s Fine Jewelry talking about Diamonds, is my/our favorite subject. Diamonds are a lady’s best friend,



do not let anyone tell you different. Diamonds are still the only gemstone that will make a grown woman cry and I have seen a lot of tears in my 30 plus years. At Tracy’s Fine Jewelry, we have over 300 certified diamonds and hundreds of settings to choose from.

Now for those 4 C’s when selecting a diamond. Cut clarity, color, and carat weight. Cut as it pertains to a diamond, most people think it’s the shape of the diamond, round, oval pear, marquise etc., actually it

means how well a diamond’s facets catch the light and makes a diamond scintillate or sparkle. Clarity is the existence and appearance of internal imperfections called inclusions. The color of a diamond is in fact the lack of color in a diamond. The color grading scale starts with D being a colorless diamond and going down to Z. The last is carat and that refers to the physical weight of the diamond. One carat equals 1/5 of a gram and is divided into 100 points, so a 1/4 carat would

be 25 points and 1/2 carat is 50 points etc.

Now that you know the 4 C’s, let’s find a diamond that expresses your love and your partner’s style. If you are not sure of the style of ring your significant other likes, check out her Pinterest account, most

women love to look for engagement rings. Another great source is to visit our website Tracy'sFineJewelry.com to do some research first. No pressure, we look forward to seeing you at Tracy’s Fine Jewelry, and we would love to help you find the perfect diamond.

CARAT		CLARITY		COLOR		CUT	
	1.25 CTS	FLAWLESS	FL	COLOURLESS	D E F		ROUND
	1 CT	INTERNALLY FLAWLESS	IF	NEAR COLOURLESS	G H I J		PRINCESS
	0.75 CT	VERY, VERY SLIGHTLY INCLUDED	VVS ₁ VVS ₂	FAINT	K L M		MARQUISE
	0.50 CT	VERY SLIGHTLY INCLUDED	VS ₁ VS ₂	VERY LIGHT	N O P Q R		PEAR
	0.25 CT	SLIGHTLY INCLUDED	S ₁ S ₂	LIGHT	S T U V W X Y Z		EMERALD
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 Business

Know Your Pro: Modern Air Solutions

In the South excellent air conditioning is a top priority for most people! The sweltering summer heat often feels overwhelming for visitors and locals alike. Thankfully, companies like Modern Air Solutions are here to make sure all your cooling and heating needs are met!

Modern Air Solutions began in September of 2013. It was the vision of owner Mike Leonardi. Mike's goal in starting the company was to be able to offer fair pricing and professional solutions that were customized to each person in need. In the middle of a Florida summer, this is invaluable!

Modern Air Solutions offers full service air conditioning and heating. They pride themselves

in installing only the best for their customers, offering a full range of HVAC products and solutions. The service technicians are fully trained concerning all aspects of the HVAC systems, and their installation department strives to continuously provide custom, individualized solutions for each person.

The company also provides air purification measures for the entire house, which is phenomenal, especially for those with breathing problems and the elderly. "Whole-house air purification and dehumidification systems have been a concern of many homeowners over the years. Lately the need for these items have grown greatly in the HVAC industry due to rising



community health concerns." Modern Air Solutions commented.

What makes Modern Air Solutions stand out? Beyond a shadow of a doubt, it is their unwavering commitment to help the individual rather than the masses. This team understands that each situation is unique, needing personalized equipment and running on a specific time frame.

"Modern Air Solutions offers custom solutions, we do not provide band-aid repairs," the company remarked.

Moving forward, the company hopes to continue to stay on top of technology, offer unwavering customer commitment and quality service, and contin-

ue to grow both internally and externally. Modern Air Solutions contributes its success to the entire team of experts that have made this company what it is. As they celebrate their seventh anniversary, Modern Air Solutions wants to say thank you to customers and team members who have offered their support and loyalty throughout the years.

If you would like more information on Modern Air Solutions, LLC reach out to them at (850) 249-2999 or visit their website at: www.modernairsolutionsllc.com. The company encourages future customers to view other customer reviews from the Better Business Bureau, Google, Bing, Yelp and other platforms by searching their name.

Coastal Cars & Carts: It's A Family Affair

Sister Sledge's iconic 1979 hit "We Are Family" sums up Coastal Cars & Carts to a tee! They are indeed, the quintessential family owned and operated business.

Headed by patriarch Gary Ellis, a retired industrial engineer from Georgia and his wife Terri, Coastal Cars & Carts management team includes daughter Kate, a Magna Cum Laude Business Management graduate from Kennesaw State; nephew Matt, a former local and regional Ford Motor Company AAA Mechanical Challenge champion, and Brother-in-law Gene. Also, often seen on the sales floor is 3-year-old Ruxton, a CEO in-waiting, if ever there was one.

Located in the Beach Com-

merce Industrial Park located off highway 98 in Panama City Beach, the Company's sprawling five-acre complex offers the finest examples of affordable new and used golf carts, parts, service and accessories.

Coastal Cars & Carts is a certified 'Icon golf cart dealer,' the most affordable major cart brand in the country. Icons offer substantial savings over comparable brand name carts. These carts come fully loaded with four-wheel disc brakes, custom interiors and safety features such as seat belts and turn signals. All of Cars & Carts' used carts go through the service department for a thorough inspection and are offered at below market value. Most local golf cart centers can take up to three weeks to

service a vehicle, while Coastal Cars & Carts prides itself on 'a less than one-week turn around' in most instances.

No visit to Coastal Cars & Carts is complete without a tour of Gary's 'Man Cave,' although calling this museum a man cave, is like calling the Taj Mahal a starter home. Over 5000 sq. ft. is dedicated to Gary's love affair with everything automotive and well, manly. The walls are covered with neon automotive signs and an 80-inch TV. Additional entertainment is provided by way of pool and foosball tables, all surrounded by classic cars. These are not just any classic rides, his candy red 1955 Chevy Belair has a flawless paint finish so thick it looks like you could swim in it. In the rear stands a



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1937 Chevy custom, that would make ZZ Top weep. Truck lovers are not left out either, as Gary is in the process of rebuilding two 1950's era trucks to add to his Man Cave collection. Out back, on the porch there is a fire pit, and to make certain you never miss a game, a second 50" TV.

But it is not all about the eye candy, Gary and his entire family are dedicated to their business and their customers. A few years back a neighbor was entertaining on New Year's Day when his cart broke down. Needless to

say, all the repair service companies were closed, but Gary was at the shop working on his own cart and was happy to help a neighbor out, even on a holiday. Gary wouldn't even take payment for it, just invited the gentleman to stop back any time and of course he always does.

There are any number of things to consider when buying a new or used cart, but where to shop shouldn't be one of them. Make it easy on yourself and go to Coastal Cars & Carts. Gary and his family will make sure you're glad you did.



BY MAURICE STOUSE,
BRANCH MANAGER AND
FINANCIAL ADVISOR

Today many Americans are having their faith and confidence in their health and wealth challenged as never before. While the pandemic continues to bring unexpected events into our lives, it is also seen as important that we stay informed and utilize helpful hints when it comes to our wealth along with the focus on our health.

What are some things you should know right now? The recently passed Coronavirus Aid, Relief and Economic Security - CARES - Act of 2020, a fiscal stimulus bill of over \$2 trillion dollars has several provisions many Americans might want to be aware of.

Cash or liquidity needs: Do you have adequate access to cash for short term needs, unexpected financial needs, or emergencies? Most experts suggest a minimum of six months of expenses to be stored away and readily available. What if you don't have that or don't want to exhaust it? Investment firms might offer securities-based lines of credit (SBLOC) against stocks that you own. Or, you might qualify for penalty free distributions from your retirement accounts. There are also new provisions available to increase the amount that can be borrowed from a qualified retirement plan. Retirement savers can also pause or reduce their current contributions to their retirement plans. Lastly, Home Equity Lines of Credit (HELOC) might give you access to equity in your home.

Required Minimum Distributions for Retirees: With stock market volatility throughout this year, Americans who normally have Required Minimum Distributions (RMDs) from their retirement plans can waive those for 2020. The benefit is that if they are facing losses to their retirement portfolios

they are not having to sell in to that. Many people don't want to exhaust principal that perhaps could or is recovering and have it work to produce needed income or returns in the future. Also, RMDs used to be required at age 70.5. That was pushed to 72 (for those born on or after July 1, 1949) as a result of the Secure Act, which was passed in 2019.

Tax Loss Harvesting: Many investors have looked at their portfolios mid year and examined those to see if they have losses (in taxable vs retirement accounts) that they could "realize" through selling those positions. Those losses might be able to be used to offset gains not only this year but in future years as well. Many consider this a form of tax efficient investing as potentially reduces taxes that would be owed and hence a better overall return on an investment. And, dependent upon circumstances, losses on financial investments like stocks or bonds can also be applied against other types of gains, like real estate for example.

Roth Conversions: As was explored last month, many investors might have the opportunity to convert existing IRA assets (including Rollover IRA assets) in to a ROTH IRA and hence have those assets grow tax free (with the restrictions that apply with certain time limits). Retirees who waive their RMD for 2020 might want to consider converting that amount to a ROTH IRA.

Update your plans: Many consider now to be a good time to revisit financial and estate plans. It is a good opportunity to review portfolios for rebalancing or if risk tolerance has changed. Estate planning – particularly a review of how assets are titled might be timely as well. When leaving assets to their heirs, investors would want to ensure they have beneficiaries or perhaps trusts and wills in place.

Charitable Giving: The CARES Act has given some added flexibility to charitable giving and might give donors a deduction (\$300 in cash as an example) even if they do not itemize. Also, retirees might be able to give their RMDs up to

\$100,000 to charity and not have that dollar amount excluded from their taxable income. This is a reminder for that rule which was already in place.

Staying informed and making changes and updates as needed are steps Americans can take today during these unusual times. Do your own research and contact a financial, tax or estate planning advisor to assist you as needed.


Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management and Raymond James and he resides in Grayton Beach. He has been in financial services for over 33 years. His main office is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541. Branch offices in Niceville, Mary Esther, Miramar Beach, Freeport and Panama City, Pensacola, Tallahassee, and Moultrie, GA. Phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, and are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management First Florida Bank, and The First, A National Banking Association are not registered broker/dealers and are independent of Raymond James Financial Services. Views expressed are the current opinion of the author, not necessarily those of RJFS or Raymond James, and are subject to change without notice. Information provided is general in nature and is not a complete statement of all information necessary for making an investment decision and is not a recommendation or a solicitation to buy or sell any security. Past performance is not indicative of future results.

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 Business

ECP Celebrates Decade of Growth Stands Strong During Pandemic



BY PARKER W. MCCLELLAN, JR., A.A.E., ECP EXECUTIVE DIRECTOR

Ten years ago, ECP opened on a 4,000-acre plot of land in northwestern Bay County that was donated by the St. Joe Company. Since then, the Airport has become an essential gateway to the Northwest Florida Region. In 2019, a record-breaking 1.3 million passengers traveled through ECP, and as the Region's tourism and businesses continue to boom, ECP makes plans to meet growing and changing travel demands.

Over the past decade, ECP has made progressive changes to ensure a positive passenger experience including updating the Airport bar and restaurant, becoming the first commercial

airport in the world to install a dual bird/UAS drone detection radar system, offering multiple new ground transportation opportunities, and relocating the Military Welcome Center to better serve our heroes and their families. The most noteworthy recent improvement has been the Terminal expansion project.

With a significant passenger decrease early this spring, ECP and its contractors were able to move quickly to complete construction on the Terminal Expansion Project. The 7,000-square-foot Terminal Expansion was completed in mid-August and relocates Gates 6 and 7. The Terminal Expansion will ultimately provide either ramp loading or passenger boarding bridge opportunities. American Airlines will operate one gate and the other gate will be used to accommodate increased future demand. The multi-million-dollar expansion features close to 250 additional seats with charging stations, giving more room for Airport growth and addressing future



NORTHWEST FLORIDA
BEACHES INTERNATIONAL AIRPORT

passenger and airline travel demands.

Celebrating a decade of growth and success during a global health pandemic that has hit the aviation industry hard this year feels bittersweet. ECP is grateful and overjoyed for the Airport's growth as we look back at the successes over the past ten years. As we celebrate the passengers, partners and team members that were instrumental in the success of the Airport, our hearts also go out to everyone who can't travel right now, as well as those that continue to be on the front lines in our Region, State and Nation to end COVID-19.

We have come a long way since opening our gates, thanks to the support of our Team, our Board of Directors, and strong community partners in-

cluding Bay County TDC, Walton County TDC, Bay County Chamber of Commerce, Panama City Beach Chamber of Commerce, Bay County Economic Development Alliance (Bay EDA), and Walton Area Chamber of Commerce, to name a few. ECP is poised for even more growth thanks to the collaboration of all our partners.

As we move through the remainder of 2020, ECP is ready to welcome passengers and continues to keep the safety and security of passengers and staff the number one priority. With its ECP Ready campaign, the Airport is prepared to safely connect passengers with the people and places they love. Additional safety measures include hand sanitizing stations, floor decals to encourage social distancing, the installation of plexiglass

panels designed for protection, increased cleaning frequency and encouraging meeters and greeters to wait for passengers in their vehicle. More recently ECP Ready has included requiring all passengers and staff to wear face masks to help slow the spread of COVID-19. We want passengers to know that we're ready when they are.

Having a thriving Airport is valuable for the entire Region. It means economic growth for our Region and it means more opportunities for tourism and our local passengers. As part of our Master Plan, we continue to work toward improvements designed to satisfy the long-term projected aviation demand in a logical and financially feasible manner. We are currently in the early phases of a 20-month Master Plan analysis and update. The goals of our Master Plan consider key Terminal Building areas, Runway/Taxiway systems, parking, business development, environmental aspects, and more.

Bay County Tax Collector Chuck Perdue Navigating Change in Uncertainty

The Bay County Tax Collector's Office has been in a steady state of change since Mr. Perdue

took office in 2016. Improved service delivery and technology enhancements are two of the

goals the office has focused on achieving. Now in the midst of the COVID-19 pandemic, the team finds themselves adjusting yet again. The service industry has been particularly hard hit as safety measures require organizations to reimagine service delivery. Regardless, customers who visit the Bay County Tax Collector's Office should expect modifications in service delivery, but all changes have been made with their team, customers and community in mind.

Due to the social distancing guidelines and the need to manage the number of customers in the lobby at one time, customers who can complete their transactions online, through the mail or by drop box are asked to do so.

"When you serve walk-in traffic it is really hard to manage how many customers walk into our lobby at any given time. We knew we had to make a change to delivery if we were going to



keep both our team and community safe," said Tax Collector Chuck Perdue. "Appointments certainly help us manage lobby traffic, but it also limits our ability to serve as many customers. We do ask customers who are renewing a tag or a driver license, to please do so online."

The office website BayTaxCollector.com provides a link to all online services to make it easy for customers to find the service

link they need to complete their transaction online.

One of the most popular online services is Express Lane, which allows for online renewal of a vehicle registration by 3 p.m. and pick up same day in the office location the customer selects. An added bonus of this service is the vehicle owner can designate another individual to pick up the renewal on his/her behalf. The customer simply needs to visit the office location selected and let a team member know they have an Express Lane pick up. The team member can retrieve the renewal and the customer will be on their way.

"There are a few transactions which require customers to visit our office in order for us to verify identification, test or capture signatures. These are primarily new Florida resident licenses/identity cards, first time driver

Continued next page

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Berkshire Hathaway Homeservices Beach Properties of Florida Joins Samuel Taylor Homes to Present Premier New Home Opportunities in Bay County



Berkshire Hathaway HomeServices Beach Properties of Florida has announced that Samuel Taylor Homes, a quality homebuilder based in Panama City Beach, will join its roster of elite builder partners in the agency's New Homes Division. Initial Bay County projects to be exclusively marketed by Berkshire Hathaway HomeServices Beach Properties of Florida will include residences built by Samuel Taylor Homes in new phases of Breakfast Point and SweetBay along with Sunrise at EastBay.

Locally owned and operated, Samuel Taylor Homes has been answering the high demand for housing in Bay County since 2011 and takes pride in build-

ing exceptional new homes with details and amenities customers want. With a philosophy rooted in great communication, every home is designed and constructed with quality craftsmanship and materials, and a keen understanding of the homeowner's needs and wishes.

"Samuel Taylor Homes is a natural fit for the core mission of the Berkshire Hathaway HomeServices Beach Properties of Florida New Homes Division," said Lisa Jones, Senior Vice President of Builder/Developer Sales at the brokerage. "We are dedicated to strategic development of new home opportunities in Northwest Florida in premier developments that provide value and satisfaction for our homebuyers. We look forward to working with Samuel Taylor Homes on these exciting new offerings for Bay County customers."

Samuel Taylor Homes has broken ground on homes within the first 37 lots in Phase 2 of SweetBay in Panama City. Pricing starts in the high \$290,000s with nine floor plans available. St. Andrew Bay Land Company, developer of SweetBay, is actively developing additional

lots to meet the demand of buyers seeking to live in the amenity-rich community. Growth continues for Samuel Taylor Homes in the coveted Breakfast Point community, developed by The St. Joe Company. Homes have now been released for sale in Phase 4 of this Panama City Beach community with pricing starting in the high \$290,000s and eight available floor plans. Located in Callaway, 12 minutes from both Tyndall Air Force Base and Panama City, Sunrise at EastBay offers homeowners Old Florida charm and the ability to enjoy a waterfront lifestyle at a price that is easily within reach. Samuel Taylor Homes has designed and built the first 20 homes in the community with pricing in the high \$170,000s for two- to four-bedroom models.

"Each of these communities offer their own unique amenity offerings, nature trails, and community parks in addition to a variety of recreation activities and local festivals in the surrounding areas," said Janet Melton, Sales Director joining the Berkshire Hathaway HomeServices Beach Properties of Florida New Homes Division.

"We put the customer at the center of our planning process to create homes that truly meet the needs of today's buyers," said Matt Brandman, part owner of Samuel Taylor Homes. "The homes we've just completed are exactly what those buyers want, and we were able to keep the prices within the range they demanded."

Samuel Taylor Homes joins an impressive roster of builder/developer partners at the Berkshire Hathaway HomeServices Beach Properties of Florida New Homes Division. Since its inception in 2011, the New Homes Division has registered over \$1 billion in new home sales, selling approximately 30% of the local new construction market with a dedicated marketing and operations team along with highly experienced on-site sales specialists. This outstanding reputation and robust sales performance are reflected in alliances with renowned area developers such as The St. Joe Company, Kolter Homes, Huff Homes, Romair Homes, and many more.

About Berkshire Hathaway HomeServices Beach Properties of Florida:

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

Founded in 2007 and an affiliate of Berkshire Hathaway HomeServices since 2016, the brokerage supports an impressive New Homes Division, exclusively offering new construction opportunities in KAITA Beach Resort, Watersound Origins, Churchill Oaks, WaterSound Beach, WaterSound West Beach, Cottage Grove, The Village at Grayton Beach, RiverCamps at Crooked Creek and more. Visit www.BeachPropertiesFLA.com for additional information.

Berkshire Hathaway HomeServices Beach Properties of Florida, which is independently owned and operated, became a member the of Berkshire Hathaway HomeServices brokerage network, operated by HSF Affiliates LLC, in 2016.

Visit www.berkshirehathawayhs.com.

BAY COUNTY TAX

continued from previous page

licenses, concealed weapon permit applications and vehicle title work," said Perdue.

Those customers who must

visit a Tax Collector's Office to complete their transaction will need to schedule an appointment in advance. All customers are encouraged to visit BayTaxCollector.com to schedule an appointment. Appointments are

typically booked about a week out, so customers need to plan accordingly. Customers visiting the office are required to wear a face mask.

"We want to thank our customers for extending grace and

understanding during this challenging time for everyone. We recognize some of the measures we are taking are inconvenient, but our goal is to do our best to protect both our team and community," said Perdue.

For more information regarding the Bay County Tax Collector's Office, please visit BayTaxCollector.com. You can also follow them on social media to stay up-to-date on the latest news, deadlines and information.

A Big PCB Life Welcome to New Chamber Members!

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