



SEPTEMBER 2021
VOL. 2, NO. 1

PCB Life

PRSR STD
ECRWSS - EDDM
U.S. POSTAGE PAID
Santa Rosa Beach, FL
PERMIT NO. #11
Postal Customer Local

Panama City Beach Senior Center: No Off-Season Here!

By JAMIE ZIMCHEK

When it comes to picking the perfect place to spend your golden years, there are a number of reasons Panama City Beach beats out the competition (from the balmy climate to the area's stunning beaches). But this fine coastal community has more to offer than just sun and sea. For one, there's the Panama City Beach Senior Center, a centrally located facility a hop skip from the Panama City Beach Public Library and next-door to Lyndell Conference Center. Run by the Panama City Beach Senior Service Foundation with Mugsy Parens at the helm (Parens also heads up the Lyndell building), the foundation keeps life lively for members between long days on the sand, even during the summer months.

Given, things get particularly busy during the winter when snowbirds descend from chillier destinations to the north, but there is no shortage of off-season activity, with a



to-do list that include games, crafts, and exercise. Membership is open to those 50 and older, and runs only \$50 a year for access to classes and events. Though some courses come with a slight surcharge for specialty supplies, it's still a bargain when you realize this modest sum will get you from yoga to stained glass to knife carving and bridge via line dancing, painting, bongo and much more.

In addition to serving as president to the foundation, Parens personally teaches the Broken Jewelry Art Class, which offers a delightful up-cycle/recycle option for pieces that otherwise might be cast away (broken jewelry donations welcome). Also on board this year is a stained glass class taught by Susan Bernhard. Even if you have zero experience with glass - stained or otherwise - Ber-

nhard offers everything you need to get started with something suitable for beginners. Crafty types always enjoy Judi Burke's Flow Painting class, which revolves around creative paint pouring for a surreally swirled finish. Musically inclined members won't want to miss the Beach Bums Ukulele group led by Jody

SENIOR CENTER
continued on page 3

Inaugural Panama City Beach Fishing Rodeo



By JOE LAYMON

Locals and tourists alike have been asking a critical question over the last several years: why don't we have a sizable fishing tournament at the beach? Well, without any further ado, we've created one just for you. The inaugural Panama City Beach Fishing Rodeo, hosted by Capt. Anderson's Marina, will begin on September 24, with the first weigh-in from 12 to 2 p.m. and the second

FISHING RODEO
continued on page 6



Tyler Smith
NAR, FAR, CPAR
(479) 225-3723
tylersmithbeachhaven@gmail.com
tylersmithbeachhaven.com



BEACH HAVEN REALTY
41 Jack Knife Drive • Watersound, FL 32461



Shane Suber
NAR, FAR, CPAR
(706) 410-0149
shanesuber@gmail.com
www.shanesuber.com

Let us find your Haven on the Beach



KWIKER LIQUOR

Best selection on the beach!

Highway 98 West next to Publix
Carillon Beach






 Community



A LEGENDARY SEAFOOD RESTAURANT *Famous for Steak!*

Serving more fresh seafood and steak than any other restaurant in Florida... Capt. Anderson's has innovated many of the Gulf Coast's classic dishes and has won the loyalty of millions of customers and friends for over 54 years!

.....
Grilled Churrasco Steak Our signature Steak. Seasoned 7 oz. Tenderloin Nicaraguan Cut with grilled Bermuda Onions.
.....

Capt. Anderson's
Restaurant & Waterfront Market

DINE EARLY AND WATCH THE FLEET UNLOAD

850-234-2225 • 5551 N. Lagoon Drive, Panama City Beach, FL 32408 • CaptAndersons.com

2021 Wine Spectator Best of Award of Excellence



THE BEACH PARTY - A Trio of Deep Fried Mahi, Oysters, and Jumbo Shrimp.

SCHOONERS
LAST LOCAL BEACH CLUB®

850-235-3555 • 5121 Thomas Drive • schooners.com

SENIOR CENTER

continued from page 1

Wood-Putnam that meets Fridays at 1 p.m.; there's been such enthusiasm for this course that they've added a beginning ukulele group Fridays at 12:30 p.m.

"Our Beach Bums have recently been bringing music and joy to the area Senior Living communities including Superior Residence, Seagrass Senior Living and Pruitt Healthcare," adds Sue Peipert, who handles memberships and many other things at the senior center.

Another crowd favorite is Woodworking with Ralph Thurston. "He's a woodworker, just amazing," enthuses Parens. Because of the class's devoted following, the enrollment cap is set at 10 to avoid overcrowding and "too much craziness." Over the past few years, the center has acquired a number of woodworking tools, including two lathes, which Thurston uses for classes when he returns each fall to teach. A popular project is bowl making - starting from just a block of wood. This is one of those classes that carries a minimal monthly fee to cover supply costs, arguably worth every penny. "He knows his equipment," says Parens. Already made enough wooden bowls? Members can sign up for different days, outside of classes, to use the equipment and pursue personal projects. Knife carving offers another option for wood-



working aficionados, and beginners jump right in by learning how to hand carve a relief image from a small wood block.

Looking to get more involved in the community? The PCB Senior Center also has that covered with a range of volunteer activities that benefit the city

and help "keep the lights on" at the center. For several years running the senior center has handled registration for Ironman when it comes to Panama City Beach each fall. "And we just did the UNwineD for the tourist development council," adds Parens. Often their volunteer work leads to a donation for the foundation, but they also work to stay funded with grants and donations from local organizations such as Bay Point Women's Club. Coming this October is a special performance at the Todd Herendeen Theater, featuring dinner and Herendeen's "Legends Show." Herendeen is known for his cov-

ers of crowd-favorites including Johnny Cash, Neil Diamond, and Elvis. Proceeds will go to benefit the PCB Senior Service Foundation. "I'll tell you what," says Parens, "you need to go see that show."

Anyone interested in volunteering to teach a class can contact the center. Potential additions to the calendar are presented to members; if there's enough interest, new courses will be added accordingly. Interested in other ways to contribute? Right now, the senior center is supporting Sally Sparks with An Angel's Pantry, a food bank servicing families in the PCB area by maintaining tables out front of the center where anyone is welcome to leave food donations. Also, the center has its own "bring one take one" library, and they accept book donations (anything they don't need will be donated on to others who can use them).

For more information or to register for membership, call Sue Peipert at (850) 233-5065 during business hours or stop by the Panama City Beach Senior Center located at 423 Lyndell Lane, 9 a.m. to 3 p.m. Monday through Friday.



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

Publisher
 Dave White
 dave@southwalton.life

Associate Publisher & Advertising Manager
 Jack Smith
 jack.smith@mypcblife.com
 (804) 307.8780

Editor
 Jamie Zimchek
 editor@mypcblife.com
 (757) 663.1987

Production & Layout
 Kim Harper
 kim@southwalton.life

PCB Life assumes no financial liability for errors or omissions in printed advertising and reserves the right to reject/edit advertising or editorial submissions.

©Copyright 2021 PCB Life




Time For Some Fun

Largest Selection of
"STREET LEGAL" Electric Vehicles

Club Car • Polaris GEM • StarEV • Tomberlin
 Garia • Moke • Yamaha

Full Service
 Custom Wheels & Tires
 Huge Selection of Accessories
 Pickup & Delivery Service
 Rentals

ELECTRIC CART COMPANY 

Santa Rosa Beach 850.622.2000 Panama City Beach 850.233.0020

ElectricCartCompany.com

5426 US Hwy 98 W. Santa Rosa Beach, FL • 3 miles east of Sandestin










PCB Chamber New Member Spotlight



Tranquility by the Sea Massage and Spa

Welcome to Tranquility By The Sea Massage and Spa! This small local business is owned and operated by Nicole Leonard and Nicki Crawford, here to provide an escape from the noise of everyday busy life. Tranquility By The Sea is conveniently located at The Village of Grand Panama, at 601 Grand Panama Blvd.

Nicki graduated from Soothing Arts Healing Therapies School of Massage & Skin Care in Destin, FL, in 2007, and Nicole is a 2014 graduate of Tom P. Haney Technical Center in Panama City, FL. Nicole and Nicki have been long-time coworkers and friends, which plays a significant role in the success of their business. Established in 2018 shortly after Hurricane Michael, Tranquility By The Sea has grown from a single room to what is now a seven-room spa offering a wide range of spa services. What a gem!

Tranquility by The Sea offers a variety of options to let your

mind and body relax and leave you revived and refreshed. Clients can choose from a plethora of services, including massages, body treatments, facials, waxing services, microdermabrasion, dermaplaning, etc. From the moment clients walk in, they are greeted by friendly, professional staff and submerged in a tranquil ambiance, accentuated by relaxing music and calming aromas. Their team of Licensed Massage Therapists and Estheticians is well trained and highly skilled to provide quality service and deliver results.

Massage Therapy promotes overall wellbeing and health. It reduces stress, improves cardiovascular health, eases symptoms of depression and anxiety, and helps relieve pain. Whether you suffer from back pain, headaches, fibromyalgia, plantar fasciitis, carpal tunnel syndrome, TMJ disorder, are looking to reduce postoperative pain, or just want a moment of relaxation, Tranquility by The Sea Massage and Spa is the place for you. All their massages come with aromatherapy and hot towels and can be enhanced with hot stones, lava shells, Himalayan salt stones, and other add-ons. You can experience one of their wonderful spa packages ranging



from 90 minutes to three hours, but any of the services can be combined to create a customized package to meet the needs of the clients.

All facial services include a complimentary consultation to determine the best care for your skin type. They use a natural and sustainable Phytomer product line made using marine ingredients. Their estheticians are trained in dermaplaning and microdermabrasion, both of which are popular additions to a facial treatment.

At Tranquility by The Sea, they believe that regular relaxation is a part of a happier, healthier lifestyle. They exist to promote and provide just that. Tranquility By The Sea is your local wellness and healing place.

To see the full range of services they offer, visit their website at www.tranquilitybythesea-pcb.amtamembers.com

To check availability and book an appointment, call them at (850) 276-3719.

Welcome New Chamber Members

Anchor Realty Florida

Burger King

Last Minute PCB

Panhandle IT & Communications

Power Blast Events, LLC

Seashore Realty, LLC

A+ Storage Panama City Beach

American Heritage Financial

Anna's PCB Rental

Gulf Financial

Millennium DME

Coastal Accounting PCB, LLC

Gulf Coast Council, Boy Scouts of America

U&I BTQ Pier Park

Tangent Point Solutions

Universal Countertop Installation, Inc.

FREE LIFETIME WARRANTY*



At Panama City Toyota, we love things that last. And now, we're proud to offer something you can count on year, after year, after year — a FREE Lifetime Warranty* covering drivetrain and powertrain on any new Toyota. After all, peace of mind should last throughout your entire journey.

panamacitytoyota.com • 850-769-3377

PANAMA CITY
TOYOTA
Where Relationships Are Born

*New Toyota's only, original owners, non-transferable, proof of manufacture maintenance required, excludes commercial and fleet vehicles.



PCB Chamber Valued Member Spotlight

A Superior Air Conditioning Company: Vets Helping Vets & First Responders

For years Jimy Thorpe had felt the urge to give back. A veteran, Jimy had served as a young man in the U.S. Army for eight years and had always held the highest regard for the men and women who serve our country and keep us safe. This group also includes first responders – the men and women who keep our communities safe. So how would he give back? In 2014, he created the tagline “Vets Helping Vets” – later elevated to “Vets Helping Vets & First Responders” – and decided to start giving what he had to give: HVAC units. Jimy owns A Superior Air Conditioning Company, a local business he launched in 2003.

In the beginning, Jimy and his team decided to give away eight units per year. Vets and first responders were encouraged to apply online at ASuperiorAC.com; the giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first responders including EMT/Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.

In 2015 the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach... local musician Neal James opened the lunches with the National Anthem and played background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Cen-



ter and other veteran-related organizations joined in. As word continued to spread, the guest list grew. By Fall 2017 the event moved to Texas Roadhouse and it's been there ever since, now maxing out the restaurant at 380+ guests.

But Jimy still wanted to reach and help more veterans and first responders. In November 2019 Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as “The Rock & Roll Church”) invited Jimy to launch a quarterly

appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC unit per quarter, for a total of 12 HVAC units given away per year.

“I feel that giving back to veterans and first responders is like taking the time to help my father,” says Jimy, whose father served in the U.S. Marines. “It’s something that comes second

nature; it’s instinctive and something that’s driven in me.”

Please help Jimy and his team spread the word to the Vets and First Responders that you know. The next two Veterans & First Responders Appreciation Lunches take place in October. The Wal-

ton-Okaloosa Lunch takes place on Tuesday, October 12 from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL 32550. The Bay County Lunch happens on Tuesday, October 19 at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC.com.



Don't worry if you don't attend our retirement seminar, you can always rely on the government. Right?

Learn about the

Top 5 Ways to Generate Income in Retirement

and more

October 4th, 11 a.m. to 1 p.m.
PCB Chamber of Commerce

Call or email to reserve your seat

Randy Locklier, MBA

Financial Coach, Radio & TV Host

randy@gulffinancialgroup.com
(803) 403-4041

415 N Richard Jackson Blvd., Suite 408,
Panama City Beach



*All things mermaid and so much more.
Beautiful local art, handmade pearl
and glass jewelry, local handmade pottery,
coral, seashells and more.*

f mermaids of 30A
www.mermaidsof30a.com
(850) 712-5456
Located next to The Hub on 30A,
9 Hub Lane, Watersound, FL 32461

A SELECTION OF CHAMPAGNES UNRIVALED IN OUR PART OF THE WORLD

Capt. Anderson's
Restaurant & Waterfront Market

2021 Wine Spectator Best of Award of Excellence

5551 N. Lagoon Drive, Panama City Beach, Florida 32408 • CaptAndersons.com

Community

Sparks Flies: An Angel's Pantry Brings Hope to Hungry

BY JAMIE ZIMCHEK

Sally Sparks has a history of helping people, from over three decades with the Bay County sheriff's office to regular mission trips with her church. Then, in 2009, her youngest son moved out and she didn't have a mission trip lined up. "I wanted to do something for somebody," explains Sparks. "I thought, why don't I start a food bank?" So she did. And An Angel's Pantry was born.

In the beginning, she converted her son's empty room into a pantry, and asked people from the sheriff's office where she still worked to donate food. "I posted fliers at my work place and told people if they needed food I could give it to them," Sparks remembers. "The sheriff's office has been very supportive." People were allowed to drop off and pick up food there. "People were so generous to give," she says. One woman has been donating money every month for the past 11 years, and Mugsy Parens with

the Panama City Beach Senior Foundation has provided a location for food drives and drop-offs on the beach side. Sarah Homestead with Panama City Crossfit helped coordinate a fundraiser and raised six hundred dollars in a day; Morgan Godwin from One Heart Yoga coordinated a food drive at their neighborhood Christmas golf cart parade. Recently another local woman put in an order to Sams Club for Sparks to pick up packed with food items. Every year, Sammy and Marsha Allen through American Muscle Club organize a car show and food drive. This year, the drive takes place on October 2 at the Callaway Sonic from 6 to 8 p.m. Money and food donations are welcome, and a 50/50 raffle pushes half the winnings back to An Angel's Pantry, although Sparks adds that winners often generously donate their half of the winnings right back to An Angel's Pantry.

All this support goes a long



way, but there's room to do more. Between Hurricane Michael in 2018 and the fallout from Covid, the number of hungry in Bay County has stayed high. Also, the men's Panama City Rescue Mission burned down in November of 2020, and there are a number of homeless who are still on the streets head-

ing into another winter. Sparks says because of this she has a number of repeat food requests from those who just can't get out of their situation. Fortunately, the donations keep coming. "It just always seems to work out," says Sparks. "There are so many people in the county that want to help."

She delivers each food box herself these days; sometimes she doesn't have any drop-offs, and then other weeks she's so busy it's hard to keep up. "Some weeks it will be zero, or it can be between four and 10 and 15 a week, and then nothing." Though those in need often learn about An Angel's Pantry through word of mouth, they're also listed as part of the 211 service in Bay County, a program of the United Way West Florida and United Way Northwest Florida (just dial 211 for information on community services including food distribution, children's services, and mental health help options).

To support An Angel's Pantry, drop off donations at Panama City CrossFit, 661 Jackson Way, Panama City, or Panama City Beach Senior Center at 423 Lyndell Ln, Panama City Beach. You can also leave items at the Bay County Sheriff's Office, 3421 FL-77, Panama City. Check ahead for hours at each location to be sure someone is available to receive your contributions. Though non-perishable food items like boxed macaroni, grits, crackers, cookies, peanut butter, jelly, or canned foods (but not more creamed corn), are most welcome, Sparks also accepts bread (which she can freeze) and hygiene items, from diapers and wipes to shampoo and toothpaste. The message here? Local angels are here to help, and with your support can make this community even stronger.

For other ways to donate or request food, contact Sally Sparks at (850) 814-2488 or email her at sally.sparks@icloud.com.

FISHING RODEO

continued from page 1

from 4 to 7 p.m. This night is also our tournament kickoff with a kickoff party including live entertainment by the Will Thompson Band, Anthony Peebles and others. In addition to live music, look for a corn hole tournament sponsored by Beachy Beach Real Estate, a mobile axe throwing venue sponsored by Hitch-

cock Real Estate, and bounce houses provided by Space Walk Panama City on hand to keep young anglers occupied

The PC Beach Fishing Rodeo provides six divisions accounting for as many anglers as possible. These divisions include charter boats over 26', charter boats under 26', private recreational boats over 26', private recreational boats under 26', kayak & paddle board division,



as well as pier, jetty, and shoreline division.

First and second place prizes will be awarded nightly based on overall size and weight for each species of fish. Overall grand prizes will be presented on October 10 after the final weigh-in. And following will be a fireworks show to celebrate this fishing tournament.

All registered charter boats are listed online at www.pcbeachfishingrodeo.com

This tournament has been possible due to a mass local volunteer effort along with numerous sponsorships from local businesses and organizations. This tournament is intended to spotlight one of the greatest activities a tourist or local resident has the opportunity to enjoy at the world's most beautiful beaches. Fishing is a big part of our community and there is a large professional fishing char-

17 days of fishing with two weigh-ins daily. Fish the days you want or just fish one day. No minimum fishing days. Select a registered charter boat or enter your watercraft, kayak, paddle board or just fish from the pier, jetties or any shoreline.

ter fleet located at the Gateway to the Gulf along Grand Lagoon. Please visit our website www.pcbeachfishingrodeo.com for additional information and details on the many other after parties located at surrounding local businesses over the course of the event. We look forward to seeing you at the Panama City Beach Fishing Rodeo very soon. Thank you to all of our sponsors and volunteers that have made this tournament possible, and be sure to come out to Capt. Anderson's Marina and support your local fishing industry.



Food with a Distinct Southern Accent

Our family opened Thomas' Donuts on the west end of Panama City Beach in 1971 and we have been serving old friends and making new ones ever since.

FRIENDLY SERVICE • QUALITY FOOD

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

Gulf Beachfront Getting a Major Facelift

BY ED OFFLEY

The world's most beautiful beaches are about to get even better.

Three years after Hurricane Michael seriously eroded sections of the twenty-seven-mile Gulf beachfront, the U.S. Army Corps of Engineers is set to begin a \$28.5-million beach renourishment project that will add approximately 2.1 million cubic yards of sand along the western and eastern ends of the beach.

"Right now, we're looking at a startup date of September 9," beach management consultant Lisa Armbruster told the Bay County Tourist Development Council at its monthly meeting on August 24. Current plans are for the dredging to begin on the county's west end near Pinnacle Port, moving east to the Russell-Fields Pier at Pier Park. A second phase will then proceed west from St. Andrews State Park to the Ocean Towers con-

dominium at the foot of Richard Jackson Boulevard. The central section of the beach was found not to be sufficiently eroded to require renourishment.

The dredging will increase the depth of the beach between tens of feet to over 100 feet depending on local conditions, Armbruster said.

Great Lakes Dredge & Dock Co. LLC, the prime contractor, will carry out the same procedure as done in four previous renourishment projects: A hopper dredge will lift sand from authorized "borrow areas" just offshore, then transport the material to a linkup giving access to a submerged pipeline running ashore that connects to a second pipeline running down the beach parallel to the water's edge. The vessel will then pump a slurry mixture of sand and water to the beach pipeline where bulldozers will reshape the beach with the new material.



Beach surveys after Hurricane Michael in 2018 and Hurricane Sally in 2017 found serious erosion along the east and west ends of the beach. This prompted the Corps of Engineers to select the two sections of the beach that will receive renourishment. A separate \$11-million renourishment project is planned for the Gulf beachfront at St. Andrews State Park during this same period.

Project planners estimate that once begun, the dredging operation will move along the beach at a rate of 500 to 1,000 feet a day. Working on a 24/7 nonstop schedule, the project is estimated to take between now and late January 2022.

Beachfront property owners and visitors will experience only a short-term disruption of beach access during the renourishment, according to Armbruster. As in previous dredging projects, the active construction area will be limited to a 1,000-to-2,000-foot area at any one time, and the contractors will build a "sand bridge" on either side that will allow beachgoers to cross over the pipeline to get to the water.

While the slurry mixture that fountains out of the pipeline will appear much darker than the white sugar sand Panama City Beach is famous for, once it dries out the new sand is identical to the beach itself.

The upcoming renourishment is the third largest of the five projects carried out along Panama City Beach, Armbruster said. A 1998-99 beach restoration – three years after Hurricane Opal savaged the area in 1995 – placed about 9.8 million cubic yards of sand along the entire 18.5-mile shoreline. In 2005-06, the Corps of Engineers contracted for a renourishment project adding 3.3 million cubic yards of sand to repair about 17.5 miles of damaged beachfront following Hurricane Ivan in 2004. Smaller renourishments in 2011 and 2017 were deemed "beach repair" projects adding sand to smaller areas where spot damage had occurred.

For more information and updates on the project go to the PCB web site at www.visitpanamacitybeach.com/things-to-do/beaches/beach-renourishment.



Florida Fighting Conch

Lace Murex

Lettered Olive

Murex Indiva

Sand Dollar

Scotch Bonnet

Spiny Jewelbox

A Bonanza of Seashells Will Arrive With the Sand

BY ED OFFLEY

When the hopper dredge begins pumping 2.1 million cubic yards of slurry along the gulf beachfront at Panama City Beach, it will do much more than replace the shoreline eroded by past storms.

It will also bring a bonanza for seashell hunters.

While the waters of the Gulf of Mexico abound with hundreds of species of mollusks,

conchs, and bivalves, relatively few samples wash ashore because of tides and wave action, according to Linda Brunner, co-editor of *Seashells of the Florida Panhandle* (Colorside Commercial Printing, Roswell, Ga.).

"Strangely enough, the worst place to look for seashells is by the seashore," Brunner explains. "Not many species live in that rough and tumble world, and

those that do rarely wash up on shore in good condition except after strong storms."

Beach residents who comb the beach regularly for sand dollars, Scotch Bonnets or various Murex species know that they are rarely seen amid the millions of shell fragments that have been pounded by tides and wave action. Moreover, it's well known to longtime residents that several miles offshore the

shallow water suddenly deepens, forming an underwater cliff that blocks many shells from being carried close to shore.

That's where the Bay County Tourist Development Council, U.S. Army Corps of Engineers and dredging firm Great Lakes Dredge & Dock Co. LLC are coming to the aid of "shellers" along Panama City Beach.

If past beach renourishment projects are any clue, the slurry

(sand and water mixture) that will be pumped ashore from the hopper dredge starting September 9 literally will coat the beach with an incredible array of pristine seashells that have long been resting on the bottom of the Gulf of Mexico.

Enjoy your shell hunting!



Community

Great Fall Fishing with Great Fall Weather!

BY PAM ANDERSON

What a summer! Thank you to all who ventured out to fish and take advantage of all the great activities here in the Grand Lagoon area - great food, great fishing, and great water sports!

But wait! There's more! "As the temperatures cool down from the 90's and the water begins to cool down, fishing becomes even better!" says Capt. Mike Sullivan, owner of Capt. Mike, Capt. Hank and Lady S charter boats. He should know! He is one of the best charter boat fishermen in Bay County.

Triggerfish, Red Grouper, and Amberjack are being caught offshore, especially Triggerfish (you know that very ugly fish that is so delicious?)

Mahi Mahi, or dolphin (fish not porpoise), as well as King Mackerel are plentiful trolling near the coastline, about five to six miles out.

Fall is a great time to visit PCB to fish, to golf, and just enjoy the outdoors - what could be better for you to fight off all those pesky viruses that seem to be hanging around?!?



Folks are still encouraged to take precautions to protect themselves and their families - hand washing, social distancing, and masks, if you prefer, in inside areas. When sick, stay home. But we don't live in fear here. We do our best to protect you and our staff; be smart but enjoy your freedoms! Sunshine is the best natural medicine so we hope you will come and enjoy it!

Some events have been cancelled in our area or 'gone virtual' like the Pirates of the High Seas Festival in October. The PCB Fishing Rodeo is still on! We are adjusting our 'Kids Day' activities to protect all who

come; updates will be on the website at pcbeachfishingrodeo.com.

Speaking of the Rodeo, here is a message from the PCB Fishing Rodeo Tournament Director, Joe Laymon!

Wow, Panama City Beach, Bay County, and the surrounding area has been eagerly awaiting this Fishing Tournament. Over the past few years, I have had the privilege of talking with several Boat Captains and First Mates regarding fishing tournaments and lack thereof in our area. Most people remembered the Billfish annual tournament and how much fun that tourna-

ment was. Over the course of several conversations we quickly discovered a demand for a sizable fishing tournament for this area in a BIG WAY! Following all the chatter we decided to get a little more serious and make it happen!

We are excited to bring to you the PC Beach Fishing Rodeo. This tournament is a three weekend, 17-day event with two weigh-ins daily from 12 p.m. to 2 p.m. and 4 to 7 p.m. from Sep 24 to Oct 10, 2021. Check it out at pcbeachfishingrodeo.com!

You can also find more info on all the great opportunities in the Grand Lagoon area at www.grandlagoon.com.

When planning your fishing trip, remember Capt. Anderson's Marina... home of three large headboats, 35 private charter boats, and four dive boats... and Shell Island/Dolphin Cruises.

Capt. Anderson's Marina... Where the fish are always biting and the kids are always smiling. www.captandersonsmarina.com.

Capt. Anderson's MARINA
• PANAMA CITY BEACH, FLORIDA •

Where the fish are always... **BITING!**
And the kids are always... **SMILING!**

DOLPHIN SIGHTSEEING TOURS | GO EXPLORE! SHELL ISLAND | DEEP SEA FISHING

CAPT. ANDERSON'S MARINA
5550 N. Lagoon Dr.
Panama City Beach, Florida, 32408
850-234-3435
CaptAndersonsMarina.com

A MEMBER OF AND LOCATED AT **GRAND LAGOON**

Capt. Anderson's Event Center
EST. 1957

HOST YOUR NEXT EVENT
at the newest, waterfront venue in Bay County

info@CaptainAndersonsEventCenter.com
CaptainAndersonsEventCenter.com
850-691-5653

Slice of Life: New Movers



BY MARTA ROSE-THORPE

Moving to a new town is not new to me... I've done it several times in my life. We moved a few times growing up and as kids, and then teens, you adjust. The big change happened when this Florida girl moved to Los Angeles in the late eighties – knowing virtually no one. There wasn't a job awaiting me post-college, or relatives or friends to receive me. (So, why exactly did this

seem like a good idea?) Simply put, I wanted a change. Those tall palm trees lined up against the glorious L.A. sunset looked so sexy. The place was vast, the pace was fast. The people I encountered had a distinction that set them apart from the friends and schoolmates I had left in Florida. Now, some will say that in life, you find what you seek. I was seeking different... And different is what I found. I knew no one, and nothing, and had to learn it all. Through the months I met people, learned my way around, and discovered the tempo of Southern California. I figured out where the locals hung out. I found jobs, gyms, and places of worship – cafes, clubs and the best beaches. This all took time, but by the early 2000s I was a "local" and had it all figured out. In 2004, 18 years later, I relocated back to Florida.

This go-round, the change

wasn't as easy-breezy. That bold, carefree spirit, generally possessed by youth, had matured and become more responsible at this point. A baby soon came, and as a new mother I had all kinds of needs: an appropriate place to live, health professionals, a solid source of income. I did have my immediate family in Panama City Beach – a sister, brother-in-law and their three children, and several other members of the family close by. But the "growing roots in a new community" process was the same. When you're new in town you need resources – lots of resources. And a lot of that comes from just meeting new people, asking lots of questions, and putting in the time to research your new community. Flash forward to today, and again, I consider myself a "local" here in Bay County. But through my own personal experience of learning how to fit in

in a new place, I've developed a passion for helping others do the same.

I joined the team of the Panama City Beach Chamber of Commerce for nine years, starting in 2005, as their marketing and communications person, and I adored that job! I loved being a resource to people, connecting people, and helping the new ones find their footing. I loved encouraging and supporting new businesses and small businesses. I loved helping people connect the dots. If you know me then you probably know that I frequently hand my card to new folks in town and tell them to "use me as a resource," and frequently they will. This passion for connecting and engaging people with "what's happening in the community" led me four years ago to launch Grand Lagoon Life Media which combines print, social platforms, and digital av-

enues to connect and engage residents of the Grand Lagoon (which is also my home). This month I'm bringing another new community platform to the area that REALLY excites me because I, again, get to be the Welcome Wagon of sorts. BeLOCAL Bay County reaches all families moving into Bay County every month, and that number seems to keep increasing. I reach them through multiple streams and help them get acclimated, give them resources, connect them to local businesses, and share with them where the locals like to go. Invaluable information! I wish BeLOCAL had existed when I moved to L.A. all those years ago!

So, if you're new in town, welcome to your new chapter. Feel free to check out BeLocal-BayFL on Instagram, and drop me a "hello!"

VISIT MYPCLIFE.COM TO READ THIS ISSUE ONLINE




Not Too Shabby
by Marisol Gullo

30Avenue Design Studio,
 12805 U.S. Hwy. 98, #P201, Inlet Beach | 850.520.2390
 and
 9755 Hwy. 98 West, Miramar Beach | 850.419.3976
nottooshabbybymarisolgullo.com

CUSTOM FURNITURE
 LINENS - FINE ART - GIFTS

Community

Decorate Your Home with PCB Pots and Planters!

By BRITTANY KIRKE

Autumn is around the corner and our yards will soon be full of decorations to match the mood. With new arrivals every week, PCB Pots and Planters is the spot for high quality décor for your dream landscape. Since June of 2018, they have pro-

vided excellent service to their customers from Panama City Beach and the surrounding areas of Fort Walton Beach, Navarre, Pensacola, and Port St. Joe.

Denise Tehrani and the team at PCB Pots and Planters will be there to welcome you and assist

in your venture to find the right piece, part, or collection for you. They are open seven days a week from 8 a.m. to 6 p.m. They distinguish themselves in the area with their charming selections of Mexican Talavera and Chimineas. Hand crafted and painted, they are sure to stand



**PREMIUM POTTERY
AT
AFFORDABLE PRICES**

- Two miles east of Pier park.
- Over 85,000 square feet of unique pottery and garden decor.
- Copper and bronze sculptures, statuary, garden figures and water features.
- Many styles and colors, from statement pieces to succulent pots.
- Large selection of Fountains in many sizes, finishes and styles.
- Commercial Planters
- Fountains and Accents

PC BEACH POTS & PLANTERS

12405 Panama City Beach Pkwy
Panama City Beach, FL 32407
850-960-POTS (7687)



out brightly and make your garden the best on the block!

When asked about why she decided to enter the pottery business, Denise spoke on her adventures to Lowes and Home Depot to spruce up her garden, saying that “there was nowhere locally at the time with as big of a selection [as our own].” With something for everyone, they maintain the largest selection of unique pots and planters in the Florida panhandle. The pieces you find at PCB Pots and Planters are imported from different countries around the world such as Vietnam, Malaysia, Mexico, and several others. In addition to their pottery, they offer wind spinners, standout garden décor, and magnificent fountains. If you need it to be delivered or would like for it to be installed without all the hassle, they

would be more than happy to arrange a delivery for your new piece of art.

To learn more or if you want to see what all they have to offer, drop by their location at 12405 Panama City Beach Parkway, Panama City Beach, FL 32407. If you have any questions or are looking to get a quote, please call (850) 960-POTS (7687) or visit their website <https://pc-beachpotsandplanters.com/>. They are also on Facebook and Instagram @pcb potsandplanters.

SUNSET SPECIAL

**BUY 1
GET 1
SIGNATURE
DRINKS**

**4-7 PM
DAILY**

RESTAURANT
EST. 1950
Shrimp Boat
NOW OPEN ON SUNDAYS

Let's Get Growing with Julie: **Butterfly Gardening is More Than Milkweed and Monarchs**



By JULIE MCCONNELL, UF/IFAS EXTENSION BAY COUNTY

Late summer is a great time to observe butterflies visiting gardens in Northwest Florida. Monarchs are probably the most recognized butterfly migrating through, but don't fixate on only catering to this species. It's important to make your landscape attractive to a variety of butterflies and other wildlife, which will also benefit monarch butterfly populations.

Butterfly larvae (caterpillars) have specific dietary needs which limits the plants they can feed on for growth and survival during this stage of life. By providing multiple larval host plants you will encourage a variety of butterflies to visit your garden. Below are examples of larval host plants for common butterflies in our area:

Plant / Butterfly Larvae

- Frogfruit / Phaon crescent, common buckeye
- Passionflower / Gulf fritillary, variegated fritillary, zebra longwing
- Sunshine mimosa / Little yellow
- Milkweed / Monarch
- Elm / Question mark
- Sweetbay magnolia / Tiger swallowtail
- Redbud / Henry's elfin
- Tulip poplar / Tiger swallowtail
- Parsley, dill, fennel / Black swallowtail
- Wax myrtle / Redbanded hairstreak
- Oaks / Hairstreaks, skippers

Also critical but often overlooked is the need for flowering plants throughout the growing season. Butterflies expend a lot

of energy flying around looking for mates and larval host plants, so it is important to offer multiple sources of nectar. In addition to the obvious food value offered by a diverse landscape, butterflies also require shelter to escape the elements and hide from predators. This can be accomplished by incorporating different levels of plants such as groundcovers, perennials, shrubs, and trees in your butterfly garden. A list of good nectar sources is below:

Plant Size

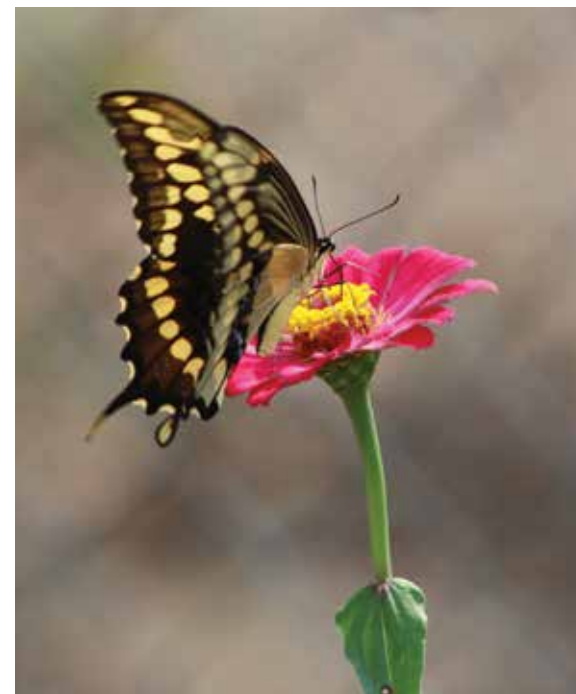
(low -under 3', medium 3-6', tall 6' +)

- Beach sunflower, Medium
- Blackeyd susan, Low
- Blue porterweed, Medium
- Butterfly weed, Low
- Buttonbush, Tall
- Coreopsis, Low
- Cutleaf coneflower, Medium
- Firebush, Medium
- Gaillardia, Low
- Glossy abelia, Medium
- Pentas, Low
- Plumbago, Medium
- Redbud, Tall
- Scarlet hibiscus, Medium
- Stokes aster, Low



- Swamp sunflower, Medium
- Vitex, Tall
- Wild azalea, Medium
- Zinnia, Low to medium

When enticing butterflies to your garden remember that caterpillars will eat the larval host plants, so be sure your expectations are able to tolerate plant damage. Limit the use of



pesticides in and around butterfly gardens to prevent accidental impacts to your target audience. If you'd like to see some of the plants listed in this article, be sure to visit our demonstration garden located at 2728 E. 14th Street, Panama City.

An Equal Opportunity institution, Extension Service, University of Florida, Institute of Food and Agriculture Sciences. Participation shall not be denied on the basis of race, color, religion, sex, national origin, disability, sexual orientation, marital or family status, or political beliefs.

See Our Full Menu at Paparazzideli.com

**Lasagna • Chicken Parmesan • Baked Ziti
Marsala • Picatta • Eggplant Parmesan
Spaghetti & Meatballs • Sausage and Peppers**



Delivery by Door Dash

Spaghetti & Meatballs

2810 Thomas Drive, PCB

(850) 588-8244

PIZZA • DELI • CATERING

HOT ENTREES

eat in or take out



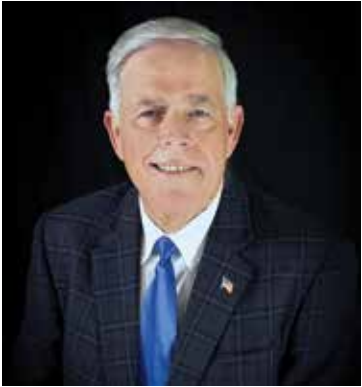
SCHOONERS

LAST LOCAL BEACH CLUB

850-235-3555 • 5121 Thomas Drive, Panama City Beach, FL
schooners.com

 Education

Back to School and Grateful



BY BILL HUSFELT,
SUPERINTENDENT,
BAY DISTRICT SCHOOLS

the families who have entrusted us with the education of their students and for all of the support those families provide to our students, our employees, and our schools. It's often said that "a rising tide lifts all ships" and that is so very true. Our schools do not make our students successful; it's our students (and their families) who make our schools successful.

If I had to sum up our return to school with one word I would definitely choose "gratitude."

As I have visited our schools, I have just been overwhelmed with the continued resilience of our students, the passion and dedication of our employees, and the support of our families. No doubt we've had challenges as we all adjust to new transportation guidelines, a new school on the beach, a new dress code, and other changes but I just could not be more proud of the way all of our stakeholders are working to support each other.

I sincerely hope that we're able to navigate our way back to a semblance of "normal" this year because I know that's what our students so desperately need. Although I can't predict the future, I can guarantee that Bay District Schools will do everything we can to ensure our operations are as "normal" as possible and we sincerely appreciate ALL of the stakeholders who help us with that. The experts agree that we will be dealing with Covid-19 for at least the next two years so it's critical that we all work together to keep our students and staff as safe as possible. Keeping your students home when they are sick is an absolutely vital component of our safety plan.

I am also grateful for all of

If you're at all connected to our school system, I hope your family experienced as smooth a start to school as possible. Nothing is ever perfect and Covid-19 has certainly thrown us some curve balls but it's a blessing just to be in school and I know many of you share that sentiment.

We may not be able to solve

all of the problems because sometimes the resources simply aren't available or don't exist BUT we will always seek to do what's best for our students. The personal, candid conversations I have every day with members of our community continue to remind me that Bay County is an amazing place in which to live,

work and play and I'm so grateful to live in a community that cares so deeply for our children.

Gratitude ... the more we practice it, the more we feel it. I'm grateful for all of you and I hope you continue to stay safe.

God Bless!

\$3,650 Raised at Yard Sale for Local Ministry

Shopping-for-a-cause is not a new concept, and when you step into a room with hundreds of items priced at \$1 or less, you're going to need a bag! This is exactly what happened at Grace Presbyterian Church off Airport Road, inside their fellowship hall, as they hosted their Annual 2-Day Yard Sale benefitting the Humble House Ministries. Doors opened Friday, August 20, 2021, at 7:30 a.m., but eager customers were waiting outside for the doors to open as early as 7 a.m.



\$3,650 was raised over the course of 12 hours. The sale was organized by the N.W.F.L. Proverbs 31 Women's Guild, a local volunteer organization comprised of women of all ages and church affiliations who meet monthly to support the Humble House Ministries. The group's major role is to provide for the needs of the women within the Humble House program. Needs this group has met year-to-date include security cameras for the homes, resident dental needs, car phone, and a celebratory Mother's Day dinner for the women and families in the program. This yard sale fundraiser made 100% profit with all items being donated in addition to bake-sale items.

The Guild consists of women of noble character, as described in Proverbs 31, having eager hands to aid in the mission of restoring women via Christian discipleship. There are currently 64 members and meet the second Monday of each month at 11 a.m. at Grace Presbyterian Church in Panama City, Florida. Board members include: Rebecca Jeffres, Debra Baublis, Ronnie Wilson, and Gerri Jaspersen. To find out more, visit the group's Facebook page at www.facebook.com/groups/www.humblehouseministries.org/about.

The mission of the Humble House Ministries, INC. is to help those in addiction by providing a safe, residential environment, discipling them through Bible-centered teaching, and equipping them to live God honoring lives.

PINEAPPLE
Treat yourself to a taste of
paradise
at Pineapple Willy's
WILLY'S

WWW.PINEAPPLEWILLYS.COM

THIS IS NOT SOME CHAIN RESTAURANT WHERE YOU HAVE TO STARE AT THE WALLS WHILE YOU WAIT FOR YOUR FOOD.

BAREFOOT ON THE BEACH Bar & Grill

BAREFOOTRESTAURANTS.COM • 11073 FRONT BEACH RD

The Future is Bright at Breakfast Point Academy

BY CLINT WHITFIELD,
PRINCIPAL, BREAKFAST POINT
ACADEMY

August 10th marked our first day of school for 2021-2022, and it was so amazing to see all of our returning Stingrays and meet new ones! We welcomed over 1,000 students back into our classrooms, and we are so excited to kick off this school year. We understand that we are still operating in a time of many challenges, questions, and obstacles. However, as we have proven in the past, our Stingrays will rise above these! We have much to celebrate from the previous school year as we reflect.

Last year, we returned to school in a hybrid model, offering virtual instruction to students at home. It was a learning curve for everyone, and our teachers did a fantastic job of adapting to the situation and working to meet the needs of all students, both on campus and off campus. The perseverance of the teachers, staff, students, and families to continue learning in such tenuous times is a testament to their dedication. In

a time where so much was in an upheaval, we recognized that, but did not let it hamper the spirit of our school family. We ended the year with field day, awards ceremonies, celebrations, a full year of sports, and our heads held high because... We did it!

We recognize that there are still many challenges ahead of us, some we know, and many we cannot foresee. However, the fortitude of our school community has come together for what we are called to do, and that is to change the lives of children. We are dedicated to building relationships with our students and one another, and that is going to be the linchpin of success as we welcome the new school year.

We are introducing a new S.T.E.A.M class in elementary school in which our students will be engaged in hands-on, interactive learning that will allow them to apply a multitude of skills to enhance their learning. We are so excited to have this opportunity as we help grow the mindset of our elementary stu-

dents and create a pipeline into our current CTE classes while paving the way for new opportunities in our Middle School.

We are looking forward to our Middle School students competing in a full line of sports, our MathCounts competition, the Tom P. Barefield History Fair, Invention Convention, and Beta Club. We are also looking forward to their CTE achievements as they gain industry certifications in different fields throughout the year. We are also excited to introduce a Marine Science course as an elective for our Middle School students.

At Breakfast Point Academy, we have so much to be proud of, but one of our greatest accomplishments this past school year was our achievement in the classroom. Our third through eight grade students took the FSA last Spring, and this summer, the Department of Education released preliminary school grades with an option to "opt in" if the grade stayed the same or increased. I am extremely proud to announce that Breakfast Point maintained our



"A!" Given everything that our community endured last year, it is truly amazing what our students, teachers, and school were able to accomplish. We are excited to continue our longstand-

ing dedication to our students, but also to our community. At Breakfast Point Academy "The Future is Bright."

#RaysRise

COASTAL CARS & CARTS
EXCELLENCE, VALUE, & INTEGRITY IN GOLF CART SALES AND SERVICE

850-999-7733
106 ESTES PLACE - PANAMA CITY BEACH, FL

FIND OUR INVENTORY AT
COASTALCC.NET

ICON
ELECTRIC VEHICLES

 Find us on Facebook

Dining

Kwiker Liquor: Copper Cane Wine & Provisions

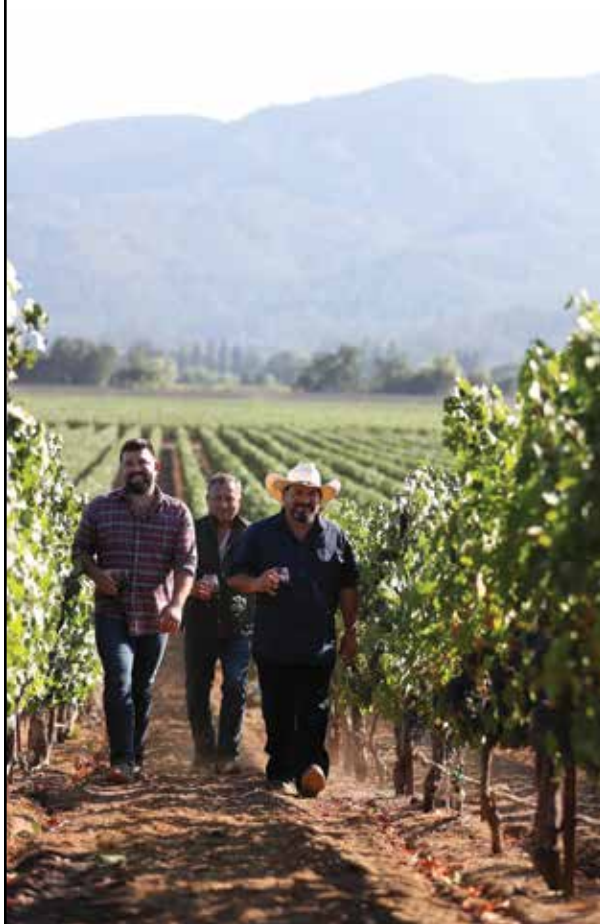
At Kwiker Liquor, we know that the key to having a great selection of fine wines is knowing a great selection of Vintners and Winemakers. We take pride in cultivating these relations to bring the very best to our customers in the Panhandle. This month we called on our friends

from Copper Cane Wine & Provisions to share their story.

Genuine Craftsmanship for Everyday Indulgence, Born in Napa Valley California

With a focus on innovation and genuine craftsmanship, Copper Cane Wines & Pro-

visions houses a collection of brands that are crafted to offer a touch of luxury for everyday indulgence. The current portfolio includes: Elouan Pinot Noir from Oregon, Belle Glos Pinot Noirs from prime California coastal vineyards, Beran Zinfandels of California, Carne



With the largest selection of fine wines on the beach, Kwiker Liquor is proud to carry Copper Cane.



Connect with Us

23028 Panama City Pkwy.

• Next to Publix •
850.234.1434

Open 7 Days a Week!

Humana Red and White Blends from Napa Valley, and Steorra, a Brut Sparkling wine made of Chardonnay and Pinot Noir grown in Sonoma County's prestigious Russian River Valley.

Joe Wagner. Owner and Winemaker

Joseph is a fifth generation Napa Valley winemaker with a dedicated passion for the business. Joe's roots in the winemaking began at an early age. His family founded Caymus Vineyards in Napa Valley.

In 2001 at age nineteen, he rolled up his sleeves and has yet to look back. His passion and

natural talent for winemaking quickly became apparent after he started his own award-winning single vineyard Pinot Noir label, Belle Glos.

In January 2014, Joe formed Copper Cane Wine & Provisions, with the goal of focusing on innovations that have always captured his interest, and to find new ways to offer the highest quality products that satisfy consumers' appetites for genuine craftsmanship.

"We are driven by a passion for making wines that reflect innovation and genuine craftsmanship," says Joe.



PCB Flavor

THE BEST OF LOCAL DINING

IN THIS ISSUE

ISO: PCB's Best Oyster Dish

Events

ISO: PCB's Best Oyster Dish

By JACK SMITH

I think 18th-century satirist Jonathan Swift said it best: "He was a bold man that first ate an oyster." Oysters are a somewhat divisive issue and as my wife likes to put it, "I would rather eat a tire." Growing up on the Chesapeake Bay, oysters were always a staple of most seafood dinners. Legend has it that oysters were so plentiful in the bay that early colonists often ran aground on oyster reefs. The fact that oysters were so abundant made them inexpensive - they cost about half the price of beef and were served at almost every meal. Locally, some restaurants are now offering chargrilled oysters, which my wife proclaims to be "sinfully delicious." Some love them, some hate them, and some refuse to even try them. No matter, oysters have been a part of our history from the beginning of time, and if you're in the "won't try" camp, it might be time to reconsider.



HOME OF THE \$5 PITCHER!



*Don't let the gas station fool ya!
We're serving up the best food and
coldest drinks around!*

2903 Thomas Drive • PCB • 850-708-1878

www.christosportsbar.com



Barefoot On The Beach

11703 Front Beach Road, PCB | (850) 249-2442

www.barefootrestaurants.com

Barefoot on the Beach is a casual cafe atmosphere located street-level with stunning views of the Gulf of Mexico offering a laid-back dining experience. Enjoy our oysters on the half shell. Eat 'em raw, or get them baked with three cheeses, jalapenos and bacon.

Boon Docks

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

boondocksfl.com

Like everything at Boon Docks, the oysters are delectable. Our fried oyster dinner is served with hushpuppies and your choice of two side dishes. It doesn't get any better!



Angry Tuna

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

One of Angry Tuna's specialties is their Seafood Platter, featuring golden fried shrimp, oysters, grouper and stuffed blue crab. This seafood is so fresh it was probably swimming only a few hours ago.

Christo's Sports Bar & Grill

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

christosportsbarandgrill.com

Christo's is one of the best kept secrets in Panama City Beach. Well, maybe not for the locals. One of the reasons is the Boom Boom Tuna - seared Ahi Tuna served with house cirroc. Please don't tell the tourists.



Mike's Cafe and Oyster Bar

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

mikescafeandoysterbar.com

Mike's is famous for our oysters. We serve them raw, steamed or baked with a variety of delicious toppings. Our Mike's Baked Oysters come topped with shrimp, crab, spinach and smoked gouda. You may also want to try the Rockefeller, Bienville, Mexican, Parmesan Baked, PCB Baked or Cheddar & Bacon versions. Good news - you can get a sampler and try then four ways!

Schooners

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

Oysters are always the life of the party... Schooners' classic "beach party" is the #1 favorite. A trio of deep fried mahi, oysters, and jumbo shrimp.



Capt. Anderson's Restaurant

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

America's favorite seafood restaurant serves a delicious 1/2 dozen Parmesan Baked Oysters appetizer accented with their very own house seasoning. Hungry for more? Try the Select Fried Gulf Coast Oysters with a bottle of Lanson Brut Black Label Champagne.

Paparazzi Gourmet Deli

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

The perfect beach combo - delicious, silky seafood on a pizza! Our decadent Grand Lagoon features shrimp and clams, with basil, garlic and olive oil. Our Pink Shrimp celebrates all things shrimp, cooked to perfection, covered in ooey gooey mozzarella and lying on a billowy bed of our famous pink sauce. Like all our pizzas, they are fresh, stone baked and made to order using recipes passed down through the generations.



Restaurant Review: Mike's Café & Oyster Bar

BY THE CURIOUS EPICUREAN

Let's cut straight to the chase – it's worth the drive! Whether you're coming from the north, east or west, (it's a little tricky to come from the south unless you have a boat or scuba gear) it is worth the trip to Mike's Café and Oyster Bar on Front Beach Rd.

Locals love to regale newbies like me with stories of how much the Beach has changed over the years, and how it was once a quaint seaside village, popular with visitors from Alabama and Georgia. It is often hard to picture it the way it was until you walk into a popular hangout like Mike's.

According to their website, Mike's did not actually open until 1986, but there is a certain 'I have been here forever' feel to the place that makes you feel immediately at home and back in old Panama City Beach.

Deceivably spacious, Mike's is part diner (it used to be called Mike's Diner) and part restaurant and one hundred percent Southern, right down to the notice on the front door that tells you service will be denied if you don't pull your pants up over your underwear.

Even a cursory look at the menu and you know you are in the South and in for a treat. The lunchtime Blue-Plate Specials draw a large and habitual crowd with a virtual cornucopia of Southern fare. I visited with friends on a Wednesday (I thought the more people who joined me the more we could sample) so that meant liver & onions, southern fried chicken, fried chicken breast with gravy, pork chops and fish were all on the menu. And each option was served with your choice of mac & cheese, lima beans, collard



greens, peas and fried okra and banana pudding or peach cobbler to boot.

But before the mains, we did not think it polite if we did

not first sample some appetizers. The fried mushrooms were succulent and light, the oysters that day were small – just as our very honest server Brittany told us before we ordered, so they lacked that salty brininess plumper mollusks would have provided. Then there was the seafood gumbo, thick, dark and exceptionally hearty, by far the best I have had this side of New Orleans. Simply delicious!

One of my guests said he was very pleasantly surprised by the liver and onions which he claims restaurants often get wrong. He described this specialty dish as tender, flavorful and perfectly cooked. I will have to take him at his word!

The fried chicken and fried chicken breast were both well-seasoned, perfectly cooked and not at all greasy. The BBQ flavored shrimp with cheese

grits were out-of-this world! And there were certainly plenty of to-go boxes required as portions were all more than ample. Great value for money when you consider the Blue-Plate Specials are just \$10.99

In conclusion, it was time, calories and money well spent. Brittany was attentive, with little wait time between refills of tea and adult beverages (Mike's has a full bar) and she was not at all flustered or annoyed by off-menu requests. Hometown charm, down home good cooking and all at a price that will make you want to return. All in all, Mike's Café and Oyster Bar was a delight.

Mike's Cafe is located at 17554 Front Beach Rd., Panama City Beach. Visit www.mikescafeandoysterbar.com

To Do in PCB

Virtual Pirates of the High Seas Fest Oct. 4-10

Kids of all ages are invited to find their sea legs and join in the celebrations of the annual Pirates of the High Seas Fest Oct. 4-10, 2021. This year's event brings the high seas' adventures with just the click of a button.

The annual event celebrates the legacy of the pirates who once roamed the Gulf of Mexico and pillaged the Emerald Coast, telling the tale of Dominique Youx and his krew of loyal buccaneers through staged pirate battles and storytelling.

Pirate-fans can participate in several online activities, including story-telling videos, down-

loadable themed crafts, a digital pirate costume contest, and even an in-person treasure hunt.

Check out www.visitpanamacitybeach.com/pirates-of-the-high-seas.

Annual Events Postponed

Oktoberfest 2021 has been cancelled. Dates are yet to be determined for 2022.

Sandjam Music Festival 2021 has been rescheduled to September 30 - October 2, 2022. Visit sandjamfest.com.

The **2021 Schooners Lobster Festival** has been cancelled. "BUT, we have high hopes up for bringing Schooners Lobster Festival back in '22!"

Center for the Arts Opens Two New Exhibitions in September

The Panama City Center for the Arts opened three new exhibitions on September 3, with F/Stop Photography Competition and Exhibition, as well as work by local artists Michele Kimbrough, and Kelly Smith Dyer. The exhibitions will be on display until Saturday, September 25.

The Higby Gallery will be closed for the month as the Center for the Arts staff prepares for an immersive October exhibition, an experience in the Spider Cave.

"Our F/Stop exhibition is

one of the most interesting exhibitions of the year," said Jayson Kretzer, executive director of Bay Arts Alliance. "Every year we get to see where our community has been visiting and what they've been up to. It's like a family photo album on the wall, full of great memories."

The F/Stop Photography Competition and Exhibition is now in its 33rd year (including the years in which the competition was named Faces and Facets). It is open to residents of all ages throughout Northwest Florida. There are six categories for the adults—nature, people, architecture, abstract/altered, landscape, and traditional—and a special category for youth photographers.

This year's judge is local photographer and artist, Bonnie Tate-Woodby. Bonnie Tate-Woodby is a photographer and the owner of The Light Room in downtown Panama City. Bonnie studied creative writing and photography at Florida State University and later received an MFA in photography at the University of Memphis. She has worked in several areas including portrait photography, fine art, and as a photography instructor at Gulf Coast State College and the former Visual Arts Center of Northwest Florida. In 2017 Bonnie channeled her passion for the art of photography into The Light Room, a gallery, classroom, and studio.

This month in the Miller Gallery, artist Michele Kimbrough's work will be on display in a show titled, "Crucian Carnival Series."

Michele Kimbrough started pursuing art as a profession in 2001. She has always created, but her first watercolor class in 1996 helped her to define which medium she wanted to pursue. "Most of my work comes from my own photography," said Michele, "Over the years I've come to call my artwork 'Celebrating the American Dream' because everything I've created is about our current lives."

Her work is anchored in realism but more stylized, and she used one of two techniques to achieve this current body of work. Much of Kimbrough's work is a stylized realism in wa-



tercolor or fluid acrylics, or she uses another technique called paint pouring where the primary 3 colors are poured onto raised paper, and masking fluid is used to preserve the whites and lightest areas.

The experience and inspiration behind this exhibition was a visit that Michele and her husband took to St. Croix in January, 2017 during the annual Christmas parade. Michele stated, "this series enabled me to develop a portraiture style of the Crucian Carnival that I have never really focused on. I feel like I have arrived at the right time where my art has matured greatly since the past five years and I hope that others will enjoy my work."

Before leaving the Center for the Arts, be sure to browse the gift shop and cafe where artist Kelly Smith Dyer's work will be featured.

Kelly Smith Dyer was born in Somers Point, New Jersey before moving to Panama City in 1989. She uses modern cross stitch and embroidery techniques to create introspective mixed media pieces centering around the emotional journey of her life, pulling from the meditative qualities of thread art and the healing powers of creativity.

Kelly rediscovered stitching

Continued on next page

We'll make your dinner, and then step on it.

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

701 S Pier Park Drive, Suite 155, PCB
(850) 235-4632

Looking for the perfect seafood dinner?

Your ship just came in.

Located under the mighty oaks on the Intracoastal Waterway just 5 minutes from the beaches in West Bay, Boon Docks offers a delicious array of fresh local and regional seafood. Take in the history of our 1941 West Bay landmark... the old fish house, the Buchanan home and the old bait store are all now part of the restaurant.

Boon Docks RESTAURANT

14854 Bay View Cir, PCB
(850) 230-0005
www.boondocksfl.com

ARTS

continued from previous page



about a decade ago, falling in love with its peaceful process, as well as the quirkiness of using an ancient craft in a new, modern way. It became her way of coping through (and then healing from) trauma.

When all things in her life were falling apart at once -- in her home, her body and her

town -- she found refuge in surrounding herself in art by volunteering with local community arts metropolis Floriopolis and its eclectic group of artists during her brain surgery recovery. Through that, she found her creativity again.

This is Kelly's debut exhibition. It offers a glimpse into how she used thread art to heal during a time of extreme emotional and physical chaos; her marriage ending, her life-saving brain surgery & recovery, Hurricane Michael, and the pandemic -- to find herself in a place of sustainable happiness that she had never known.

"There is something poetic in the action of embroidery itself," said Anastasia Dengerud, exhibition coordinator at the Center for the Arts, "Kelly Smith expresses that poetic nature endowed with her own experience, making beautiful and personal artwork -- everyone can enjoy it."

The Center for the Arts will be open from 10am-5pm, Tuesday-Friday, and 10am-3pm, on Saturdays.

All visitors to the Center for the Arts are asked to wear masks inside the building to protect the staff and other visitors.

Studio 237 Music Lessons: Modes of Music Lessons



By LISA CYR

September is here and people are saying goodbye to their summer vacation and returning to a daily schedule. It is the month that we receive a larger number of calls from people seeking music lessons. They are in a discovery mode and are exploring for information to help them create a positive musical learning experience.

Discovering music might be: listening to pre-recorded music, attending live performances, taking a music appreciation class, or private lessons. This is the time you discover the instrument you want to play or the voice to develop. Maybe, the first instrument you try doesn't work out. Then, you might try a different one. Discovery takes time, so plan for at least three months of lessons. Students learn a lot about themselves when presented with the task of finding time to practice. Best times could be in the early morning, after school/work, or later at

night. Self-talk is revealing such as, "I always forget to play this note correctly." Instead say, "I will remember to play this note." or "I've got this."

Next is the development mode. This is a time when you receive constructive feedback and suggestions for better technique. New skills are acquired as you begin to play faster and accurately. Fingers that were once awkward and weak begin to glide over the instrument. Mind to hand coordination quickens. Focus increases. Developing accurate counting skills is a key to becoming an above average player. Some students find this process boring and painfully uncomfortable when asked to "count out loud." Ugh. It's like I am a dentist about to pull a tooth as I say, "Ok, let's count the beats as we play this song." Ha! I am often met with a begrudging look that tells me, "No way." I take that as a sign of a long lesson road ahead. I know that successful students have excellent counting skills.

Last is the demonstration mode. The final stage of a semester is performance. It is the culmination of all one's efforts expressed to others. This is not a test. This is a venue to share your personal expression and goal achievement; a time of reflection as you look back to where you started and compare it to your present ability. Positive reflection fuels and inspires future progress. Most students get big smiles on their face as they reminisce and realize their ability has grown up a level. Replaying songs from your past is



motivating and reveals progress. Also, memorization of music is an important skill to develop early in study. It creates confident focus and boosts creativity for an amazing performance. A great teacher once said to me, "Now that you have completely memorized this song, make it yours."

Music lessons are an individual effort and develop character and responsibility for one's total performance. From beginning to end, it's all yours. Your success is not because of a team. Your God given talent is what you make of it. Mentors come and go but ultimately you remain. What you do with your ability is up to you; everyone has great ability and potential. Teaching is a special honor to help an individual enjoy and own their progress.

Studio 237 Music Lessons is located in Santa Rosa Beach, Florida. Our staff of teachers are ready to help you discover, develop, and demonstrate music. Call Ray or Lisa Cyr at 850.231.3199 and visit our website at www.Studio237Music.com.

Registration Open For ECTC's 2021 Fall Theater Education Program

Is your child dramatic? It's not too late to play a part in Emerald Coast Theatre Company's (ECTC) 2021 Fall Educational Theatre Programs.

"There couldn't be a time where self-expression through the performing arts is more essential for our children," said ECTC co-founder and producing artistic director Nathanael Fisher. "We realize most of the schools in our community cannot offer the theater arts and so we are thrilled to be able to supplement with our professional education programs."

"Our goal at ECTC is to provide as many opportunities as possible for our students to come together and experience what it means to be a part of the tribe. Tribe means teamwork, tribe means confidence, tribe means community. ECTC is a place where every child can come and be a part of something greater than themselves and work towards a common

goal," said ECTC co-founder and associate artistic/education director Anna Fisher.

ECTC continues its popular Educational Theatre Program with creative and engaging offerings designed especially for young thespians from pre-school to high school. The full schedule of class dates and times along with and registration rate information can be found at www.EmeraldCoastTheatre.org.

All programs are offered at Emerald Coast Theatre Company's (ECTC) performance space located at 560 Grand Boulevard in Grand Boulevard Town Center in Miramar Beach unless noted otherwise.

ECTC is implementing a Safety Protocol Plan in accordance with Center for Disease Control (CDC) guidelines to ensure patrons can enjoy all offerings in a safe environment. Visit the website for the latest updates.

MUSIC LESSONS

850-231-3199

- Band Instruments
- Piano
- Voice
- Guitar
- Violin
- Cello
- Bass
- Drums
- & More

Studio 237 Music School



Education for Performance™

Call Today for your appointment

www.Studio237Music.com

237 Dawson Rd, Santa Rosa Beach, FL

 Wellness


Couples Who Play Together, Stay Together

joy out of your relationship and, if not addressed, leads to increasing dissatisfaction over time, the temptation to seek excitement outside the relationship, and/or ultimately the “we’ve just grown apart” explanation for divorce.

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

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

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

Off the couch, maybe. But not that far.

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

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

So be sure you aren’t keeping score. If your wife “wins”



because you agree to try something new that she recommended, you both win.

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

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

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

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

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

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

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

Can the novel and arousing activities involve sex?

Sure. But you are unlikely to be any good at sex play, if you aren’t fully engaged with each other out of the bedroom. And, if you suggest novel sex before you’ve shown a willingness to

“get off the couch” your effort will backfire. First things first.

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

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

Let me know if I can help.

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

BY JAMIE C. WILLIAMSON, PHD

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

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

Three Reasons Why Playing Together Helps You Stay Together

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

Boredom sacks the current

What Does Proper Hydration Do For You?

BY KAY LEAMAN,
HEALTHYDAY HEALTHYLIFE

We’ve all heard that we need to drink a lot of water every day with varying opinions as to how much that should be. So, what



The key to quality senior care is asking the right questions.

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

Our initial in-home care assessment...

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



Care and comfort at a moment's notice.

850-270-4064 • 1038 Jenks Ave., Panama City

seniorhelpers.com/fl/panama-city

FLORIDA LICENSE #299994598



does drinking water do for us?

Water is used by every cell, organ and tissue that makes up the body and nearly all of the major systems in the body depend on it. It is also the medium for most chemical reactions in the body, especially those metabolic reactions involved in energy production. It’s necessary for all digestion and absorption functions, and lubricates mucous membranes in the gastro-

intestinal and respiratory tracts. It also:

- Transports oxygen, nutrients and waste in and out of the cells
- Regulates body temperature
- Moistens tissues such as mouth, eyes and nose
- Protects body organs and tissue
- Serves as a cushioning component between joints, in the spinal cord and in the brain
- Lessens the burden on the kidneys and liver by flushing out waste products
- Carries nutrients and oxygen to cells
- Helps dissolve minerals and other nutrients to make them accessible to the body
- Helps prevent constipation
- Composes 75% of our brain, 83% of our blood, 75%

Continued on next page



Hormone Therapy for Men

include weight gain, lack of energy, irritability, fatigue, loss of libido, erectile dysfunction, loss of muscle mass, reduced exercise tolerance, weight gain, impaired memory, poor concentration, nervousness, depression, insomnia, sweating and the feeling that you are past your prime. Is it any wonder that men go through a midlife crisis?

BY DR. RICHARD CHERN, M.D.

Men eventually go through ANDROPAUSE which is basically male menopause. This typically occurs between age 35 & 55 but can occur earlier. This process occurs slowly and symptoms creep into our lives unnoticed until they begin affecting those around us. Symptoms

Testing is easy. We can provide a lab order for you to take to your lab or we can draw your blood at any of our offices. If you have already had your labs drawn you can send them to us for review but often it is best to have labs redone as most offices fail to order everything that is needed. Labs should be drawn

in the morning and although fasting is not required it is recommended. At The Hormone Restoration Center we look at testosterone and other labs that are often affected by low testosterone levels.

Treating low testosterone can reduce or eliminate every symptom discussed above; but not all treatments are the same. Some treatments improve symptoms and improve health.

Some treatments improve symptoms but increase the risk for disease and death. For example, research shows that testosterone shots can increase risk for heart attacks, strokes, and death from heart disease. The risks are not the same for every

form of testosterone replacement. At The Hormone Restoration Center we use bio-identical testosterone replacement that can help reduce the risk of aggressive prostate cancer, cardiovascular disease, diabetes, Alzheimer's disease, muscle loss, osteoporosis and much more.

In addition, estrogen levels are vitally important in the proper treatment of andropause. Unfortunately, many physicians forget to consider this issue or some incorrectly block estrogen production which increases the risk for disease and death.

There are many considerations when treating low testosterone in men. Although symptoms may be universal,

treatment MUST be individualized.

Treating testosterone properly should not only resolve your symptoms but also improve your health. At The Hormone Restoration Center we do this every day. We are certified in the use of bio-identical hormones in men and women for the treatment of andropause, menopause and many other conditions.

Dr. Richard Chern, M.D. and Sue Griffin, APRN are currently accepting new patients. Please call (850) 837-1271 for an appointment.



HYDRATION

continued from previous page

of our muscles and 22% of our bones

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

compensate and dehydration sets in. Signs of dehydration are:

- Feeling thirsty (Sometimes when you're feeling hungry, your body is really saying I'm thirsty.)
- Skin looks dull and wrinkles and fine lines are more apparent
- Tired or sleepy, dry mouth
- Decreased urine output
- Headaches and/or dizziness

The current trend for how much we should drink is half our body weight in ounces. However,

if you're a very active person (exercising, playing sports, running, hiking, etc.) your intake should increase. And, coffee, tea and other beverages made with water should not be counted toward your daily intake. These drinks are not recognized by the body as water and are not processed the same way water is.

60-80 ounces is a good range. (Urine should be light yellow to clear when you're hydrated.) To increase your intake, start with one extra glass a day and increase it every week or so until

you reach your goal. (Take time to measure how much water your favorite glass holds.) Let's say your glass holds 10 oz. and your target is 70 oz. You'll need to drink seven glasses each day. A great reminder is to place seven rubber bands at the top of your glass. Every time you empty the glass move a rubber band to the bottom. This visual lets you know whether you're drinking water or not. (I drink a 12 oz. glass of water as soon as I get up which makes my goal much easier.)

If you're one of the many

people who don't really like water, consider purchasing a diffuser bottle. This allows you to add flavor by adding berries, melons, lemons, limes, etc. to the water. Play with mixing different flavors to find your favorite.

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

To Your Health!

Email succeed@healthyday-healthylife.com



MEDICAL MARIJUANA



FLORIDA MEDICAL MARIJUANA PHYSICIAN
CONSULTATION & CERTIFICATION
850-213-1215

OFFICES IN PENSACOLA, SANTA ROSA BEACH & PANAMA CITY | THEKAYALIFE.COM



Remember feeling young? Feel it AGAIN!

Now offering **Weight Loss Treatment!**





Dr. Richard Chern, MD
12889 Hwy 98W, Suite 107B
Miramar Beach, FL
850-837-1271



Three Years In A Row! Thank you Destin!

thehormonerestorationcenter.com

Wellness

Hearing Loss is Now Linked to Alzheimer's Disease and Dementia

By JOHNS HOPKINS MEDICINE

According to several major studies, older adults with hearing loss are more likely to develop Alzheimer's disease and dementia, compared to those with normal hearing. Further, the risk escalates as a person's hearing loss grows worse. Those with mild hearing impairment are nearly twice as likely to develop dementia compared to those with normal hearing. The risk increases three-fold for those with moderate hearing loss, and five-fold for those with severe impairment.

Specifically, the risk of dementia increases among those with a hearing loss greater than 25 decibels. For study participants over the age of 60, 36 percent of the risk for dementia was associated with hearing loss.



JOHNS HOPKINS MEDICINE

How are the conditions connected? Although the reason for the link between hearing loss and dementia is not conclusive, study investigators suggest that a common pathology may underlie both, or that the strain of decoding sounds over time may overwhelm the brains of people with hearing loss, leaving them more vulnerable to dementia. They also speculate that hearing loss could lead to dementia by making individuals more socially isolated—a known risk factor for dementia and other cognitive disorders.

In addition to being an important risk factor for Alzheimer's and dementia, multiple studies have shown that hearing loss worsens the symptoms of these diseases when they are already present. These symptoms include impaired memory, the inability to learn new tasks, reduced alertness, compromised personal safety, irritability, anger, fatigue, stress, depression, and diminished overall health.

Can hearing aids help? In response to these findings, further studies are underway to determine if hearing aids can delay,



or even prevent, dementia and Alzheimer's by improving patients' hearing.

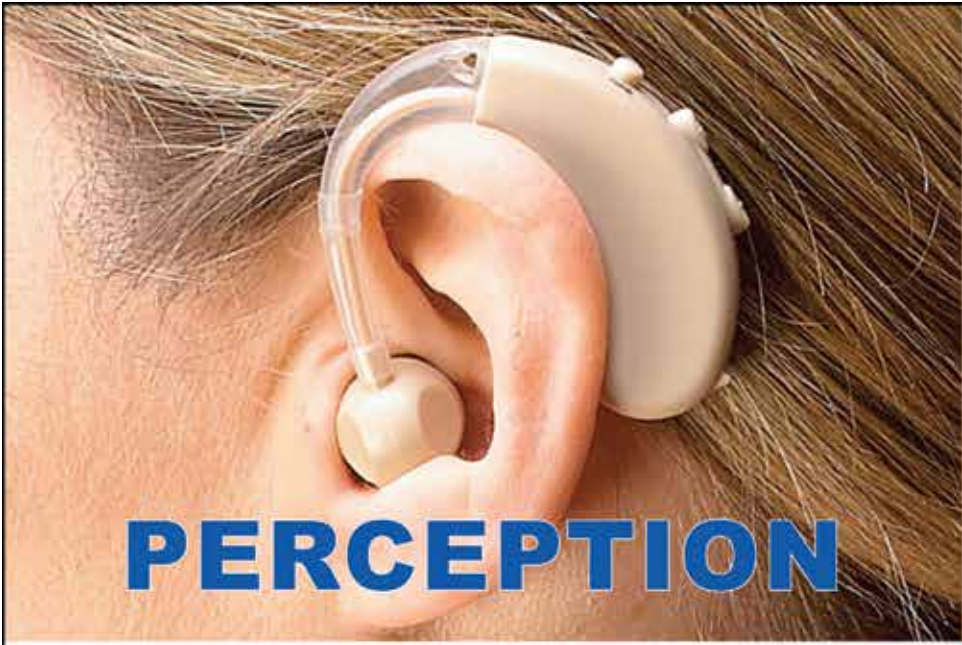
The bottom line, generally speaking, is that hearing loss develops slowly. Our brain's own ability to compensate and adjust to gradual hearing changes makes hearing loss difficult to recognize. That's why it's extremely important to have annual hearing evaluations. Experts encourage people as young

as 45 to have a baseline hearing screening. Catching and treating hearing loss early can slow, or stop, its progression.

Taking time to monitor your hearing may save many problems as you get older, you'll preserve more good hearing for life!

For more information, please contact All Clear Hearing Centers, 3133 Thomas Drive, (850) 238-8805.

VISIT MYPCBLIFE.COM TO READ THIS ISSUE ONLINE



PERCEPTION



REALITY

Change your perception, change your life.

Most people don't know what to expect from hearing aids. Misperceptions and second-hand experience with bulky, whistling, old-fashioned analog devices continue to influence the way people think about hearing aids.

Hearing aids have changed dramatically from a generation ago — from outward appearance to internal technology — making them vastly more appealing and effective.



Miramar Beach
42 Business Centre Dr., #304
Panama City Beach
3133 Thomas Dr.
850.634.0230

Line Work



BY SEAN DIETRICH

Morning on an American interstate. A caravan of large bucket trucks travels southward. There must be a hundred of them. Maybe more. These are utility workers.

Hurricane Ida plowed into Louisiana like a Peterbilt semi yesterday. These trucks are heading to ground zero to join the 25,000 other utility workers who are already in the Bayou State restoring power.

The trucks' running lights are on. Their hydraulic lift buckets wobble from highway speed.

The men and women behind the wheels are preparing for weeks of sleepless nights, mechanical failures, possible accidents, wet weather, convenience-store suppers, cheap hotels, and video calls home—provided there is cell service.

A little boy in the backseat of a passing minivan with Florida tags waves at one of the truck drivers. The lineman waves back.

The boy's mother cranes forward. She mouths the words "Thank you" in hopes that the utility worker can read her lips.

He can. He replies with a thumbs up.

And the convoy of trucks never stops coming. One by one they come. And one by one they should be thanked.

I live on the Gulf Coast. Hurricanes are part of our life. When Opal hit, for instance, it crippled us. And yet, amazingly, it only took 24 hours for hordes of electrical workers to arrive in our town and restore our power so we could all get back to watching daytime television.

The workers came from far-off places like Maryland, Texas, Ohio, or Pennsylvania.

My aunt was so grateful to the linemen working on her street that she brought them sandwiches each morning. Oth-

er neighborhood ladies made cookies and deviled eggs. Elderly Miss Elaine made her infamous Green Jello Salad of Death. I would have warned the line-workers not to eat the stuff, but it was too late.

And I'll never forget when Hurricane Ivan smashed into our area a decade later. I was a newlywed, living in a one-bedroom apartment. Our building had no storm shutters, we

not only with water, but with bucket trucks.

So yeah, whenever I see a parade of utility vehicles I get a little emotional. Namely, because these workers don't have to be doing what they're doing.

Utility crews have some of the most dangerous jobs in the world. Out of every 100,000 workers, 30 to 50 die. Some are victims of explosions. Others lose limbs or get burned. Elec-



were in a flood zone, emergency vehicle sirens blared, people screamed out for help, and I ran out of beer.

All anyone could do was cover their windows in duct tape and hide. Friends lost homes, cars, animals, trees. Ivan pommelled us like we'd insulted his mother.

Once again, the next morning, our little world was flooded

trical work is not for wimps. This type of labor is not a job, it's a calling.

My friend Chad's father is a retired lineman. Chad said he grew up going to too many funerals. His mother was always wondering if the next memorial service would be for his father.

"Whenever my dad would leave for storms, there was always that question of whether

he'd come back to us in alive or in a box," Chad recalls.

When Hurricane Michael hit a few years ago, I was out of town. One afternoon my hotel TV showed the eye of the storm making landfall 33 miles from my front door. The next morning, the national news showed images of a decimated Panama City, which is located in the county adjacent to mine.

I couldn't believe what I was seeing on my screen. This was our Panama City. The same Panama City where we went shopping. The same Panama City where I once took Mary Herrington to ride roller coasters at Miracle Strip Amusement Park when she got food poisoning from a hot dog and ruined the interior of my '86 Ford.

Anyway, I left my hotel that morning and sped home. The only problem was, everyone else did, too. So I was stuck in a traffic jam stretching from the Panhandle to Saskatchewan. I sat in a cloud of exhaust for over six hours.

I will never forget when, at about midday, I saw orange

flashing lights in my rear view mirror. A long line of bucket trucks was on their way to my Gulf Coast home. Diesels roaring. Earth rumbling. Cars pulled to the shoulder to let them pass.

It nearly made me cry. I remember passing one particular truck in traffic later that afternoon. The driver was young, his window was rolled down. He was sunburned and as lean as a two-by-four. Music blared on his stereo. He spit into a Mountain Dew bottle.

At a red light, I rolled down my window and asked where he was from.

But he couldn't hear me, his diesel engine was rumbling too loud. The young man just tapped his ear to indicate that I wasn't getting through. So I shouted two familiar words of gratitude as loud as I could.

And it's funny, even after all these years I find myself hoping this nameless young man could somehow read my lips.

But more importantly, I hope all utility workers in this country know how sincerely I am saying those same two words right now.

DINE EARLY AND WATCH THE FLEET UNLOAD

..... Filet of Grouper

Capt. Anderson's
Restaurant & Waterfront Market

850-234-2225 • 5551 N. Lagoon Drive, PCB, FL 32408 • CaptAndersons.com
2021 Wine Spectator Best of Award of Excellence

Sometimes Mother Nature can be a real mother

Don't sweat it. We've got you covered 24/7, 365 days a year.

MODERN AIR SOLUTIONS
HEATING & COOLING LLC
#cac1817340

24 HOUR SERVICE

(850) 249-2999
www.modernairsolutions.com

 Musing

A Pastor's Ponderings: Changing Seasons



BY PASTOR JEFF WADE, THE ROCK OF PANAMA CITY BEACH

One of the things I love about September is that it begins a seasonal change. Living in Panama City Beach, we all know there are still many hot days left ahead here on the beach, but like it or not, the season is changing once again. Eventually the heat will give way to drier and cooler air. An old season will end, and a new season will begin.

Where do the seasons come from? The word of God gives us the answers to all things. When God created the heavens and the earth, seasons began. Just as he put the lights in the vault of the sky to separate day from night, he also placed them there to mark sacred times, and days and years (Genesis 1:14) We also know the seasons of the earth work in the same way for Genesis 8:22 says, "As long as the earth endures, seedtime and harvest, cold and heat, summer and winter, day and night will never cease."

From the beginning of time itself, seasons have come and gone, each one with its specific purpose to us from a gracious and loving God. Have you ever considered why God gave us seasons in his design of cre-

ation? Maybe you are inclined to respond through the eyes of your own personal experiences in life and you would suggest that God gave us fall so that we would have football. Or maybe someone would say God gave us winter so that we could have Christmas. Someone else may say God gave us summer so that we could have beach time. While those activities certainly happen during those seasons, I don't think its why God gave us the seasons. I would like to make a suggestion for consideration. One of the things that I have learned about God's heart in pastoring here on the beach the past four years is that God loves diversity.

When God created the earth and the inhabitants of the earth he could have done so any way

he wanted. There is so much intentionality behind his design. He set the earth on its axis, tilted it, and gave it a slow spin. It works on complete tandem and harmony with the sun, the moon, and the rest of our solar system. In doing so, as the earth rotated, seasons would change. There would be a diversity of change and weather, hot and cold, summers and winters. Plainly put... there would be a diversified constant change that will never cease. God gave us seasons so that we would see his glory in everything and also to experience multitudes of changes in his creation.

I find it important to tell you that not only do we have the seasons of the earth, but we also have seasons of life as well. They too are part of God's di-

versified plan for you. I wonder what season you find yourself in today. Some are in a season of health. Some are in a season of sickness. Some are in a season of financial stability. Others are in a season of poverty. Some are enjoying the season of raising kids, while others are in a season of enjoying an empty nest and simple time together as husband and wife. Just like earthly seasons, life seasons too will constantly change. So in this ever changing world, and in this ever changing life, is anything constant?

Yes.

Jesus.

Hebrews 13:8 says, "Jesus Christ is the same yesterday and today and forever."

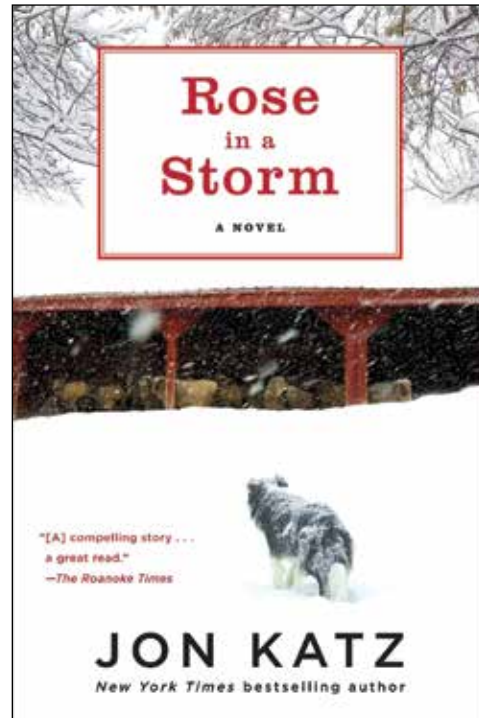
Book Review: Rose in A Storm By Jon Katz

REVIEW BY JACK SMITH

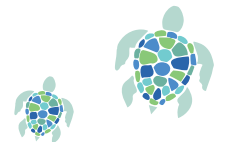
Sometimes you just get lucky and trip over a reading treasure. About ten years ago I picked up a paperback that I had nev-

er heard of by an author I had never heard of and lost sleep reading it. Katz, in real life, owns a Border Collie named Rose. How much of this story

is true? Katz won't say. The book is narrated by Rose, a fictional Border Collie who, along with her owner, Sam, is charged with saving the farm animals from a horrific winter storm that features sub-zero temperatures, snow, and high winds. Sam gets hurt and is flown out leaving Rose by herself. She manages to take care of her sheep, herself, and an old wild dog who is seeking shelter from the storm. There is plenty of action as they are attacked by coyotes during a snowstorm that reaches the second floor of the farmhouse.



It takes all of Rose's instincts and intelligence to save her sheep and the farm. This book will touch your soul, especially if you have owned a "special dog." I am blessed to have owned several exceptional dogs and loved them all and then came Milly. Rescued from the Fort Walton Animal Center, this seventy-five pound half-Pitbull, half-Pointer has renewed my faith in all things that are good. Read "Rose in a Storm" and then go rescue your own Milly.



**Hungry?
We've got you covered.**

Peel's Pub & Sub

<ul style="list-style-type: none"> • FLUFFY SUB Turkey, Roast Beef • PEEL JOHN Salami, Roast Beef • COLONEL Turkey, Salami • UNCLE BINGO Ham, Turkey • RIVER RAT Ham, Roast Beef • ALI OOP Turkey, Ham, Pepperoni • SIR SPUD Bologna, Salami 	<ul style="list-style-type: none"> • CHONG Corned Beef, Pastrami • SIR SWAYSALOT Pastrami, Salami • BOBO Smoked Turkey, Ham • BULLSH-T Smoked Turkey, Ham, Roast Beef • LITTLE LYING MADDIE Salami, Turkey, Pepperoni • JR. SUB Ham & Salami • HOMELESS \$3.99 Bologna
---	--

or Build Your Own SUB
TURKEY · HAM · SMOKED TURKEY · ROAST BEEF · SALAMI
PASTRAMI · CORNED BEEF · PEPPERONI
FREE Toppings On Request
Lettuce, Tomato, Onion, Black Olives, Salt, Pepper, Jalapeno
Pepperoncini, Mayo, Mustard, Oil & Vinegar, Vinegarette, Honey Mustard
CHEESES: Cheddar, American, Muenster, Swiss, Pepper, Mozzarella, Provolone

All Subs \$7.25
Comes with pickle & chips.
Open 24/7... most of the season.
Call **(850) 233-5484**
12832 Front Beach Rd, PCB

CELEBRATING **25** YEARS ANNIVERSARY

BELMAC
ROOFING
SINCE 1995

Roofing • Repairs & Maintenance • Roof Coating & Restoration

SANTA ROSA BEACH
850-267-0900 | www.Bel-MacRoofing.com

Not Your Typical She Shed

The Salt Shed and Beachy Blooms Together Bring Color to the Coast

BY ABIGAIL DAVIS

We've always been told to 'not judge a book by its cover' and The Salt Shed & Company is a perfect example of why you must first take a look inside. The Salt Shed, a locally owned and operated home and garden boutique, is now partnering with Beachy Blooms 30A to offer beautiful grab-n-go bouquets available to purchase while stems last. The unique opportunity to purchase fresh, pre-made bouquets is the first of many eclectic products that can be found in this not-so-typical she shed.

Owned and operated by the Maynard family, the Salt Shed opened in 2018 with the goal of creating an elevated home and garden experience. The Maynard's, with Jenny Maynard as the managing partner, take great pride in working with other local vendors and artists to provide a diverse inventory of paintings, home decor, soaps, lotions, honey, clothing, jewelry and more! Thus, the partner-



ship with Beachy Blooms 30A seemed second nature.

Beachy Blooms 30A, owned and operated by Jane Denton, is a mobile floral shop along the Florida Panhandle serving bloomin' buds with a reinvented flower buying experience where flowers are 'handpicked by you.' Jane's wide variety of stems and arrangements are the perfect birthday surprise, gift for a friend, or simply a way to

brighten your home.

The Salt Shed & Beachy Blooms are thrilled to grow under the same roof and offer you a new opportunity to expand your home and garden.

The next time you are in the area, be sure to stop in at the Salt Shed at 22601 Panama City Beach Parkway Panama City Beach and use the code COMPANY 10% off your next purchase.

Teena Haven
A Ladies Boutique

850.269.0781
Located between Destin & Sandestin
5.5 miles from Sandestin Hilton • 2 miles from Henderson Beach
City Market Bayside, 4495 Furling Lane, Destin

***Beachy Blooms is now at
The Salt Shed***

**22601 PCB Parkway
505.606.9535**

Design and Culture: Top Trends in Natural Stone

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

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

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

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



Quartzites: White Lux, Matarazzo Supreme and Taj Mahal



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

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

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



Dolomite Marbles: Tesoro Bianco, Fantasy White and Shadow Blue



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



GRANITE PLUS
 "WE WILL, WE WILL, ROCK YOU"
 COUNTERTOPS - CABINETS - FLOORING
 850-236-6363

The Living is Good, Inside and Out

BY KIM BRAZELL, MARKETING DIRECTOR, FLOORING DEPOT

Fall in Florida means milder temperatures and more outdoor living. Is your outdoor space ready to entertain this season or does it need work? If you want to renovate, build, clean up or create an outdoor space, you aren't alone.

In a 2021 Houzz & Home study, the home renovation platform surveyed 70,000 respondents in the United States. The survey found that home renovations increased during 2020, which is really no surprise because of the pandemic, but the survey also found that outdoor projects saw a relatively large increase going up by six percentage points from the previous year. In addition, the study found that homeowners spent 25 percent more on porch and deck upgrades.

Outdoor spaces are now even more valuable to homeowners—not just economically, but after being sent home to work, and kids for school, outdoor home spaces are now significant spaces for entertainment, relax-

ation and recreation. Creating an outdoor living space essentially adds usable square feet to your home and does increase your home's resale appeal. It means you are creating a unique entertaining and relaxing space that is tailor-made for you and your family. The sky really is the limit when it comes to envisioning your outdoor lifestyle.

Tips on Picking the Perfect Outdoor Tile

So how do you even begin if you've never done an outdoor space before? First, think about how you want to live in and use the space. Do you want to grill or chill or possibly both? Do you dream about lazy Saturday afternoons watching the game on a big screen on your covered patio?

Secondly, make sure your space is an adequate size for how you want to use it. If it already exists and you're just updating, then a lot of those decisions are already made for you.

Thirdly, start with the floors. A Flooring Depot customer said it best in the showroom the other



day when she said, "the floors of any space are so important because everything else is designed around them." That statement is very true. The floors—color, pattern, durability—do drive everything else in the space.

Is your space exposed to the elements or is it covered? Make sure you are picking not only for beauty, but also durability. Tile manufacturers make a number of beautiful products for use outdoors. Our recommendation is to go with porcelain tile or porcelain pavers.

"Porcelain products are very durable and can withstand the elements in Florida," says Kristen Carter, sales manager at

Flooring Depot of Panama City. "Both porcelain tile and pavers come in a variety of sizes and colors and are low maintenance, stain resistant, durable, and slip, UV, freeze, and thaw resistant."

Finally, one of, if not the most important, aspects of choosing an outdoor floor is the Dynamic Coefficient of Friction, or DCOF. The DCOF is a measurement of how much friction is present on level, wet floors when they are walked on. This rating helps to decide if a tile surface is likely to cause a fall or slip, says Carter.

"Basically, this is how slip resistant the product is. The higher the rating the better and safer

the product is. Here in Florida, we have those afternoon showers pop up almost daily, so you want to ensure that your outdoor area is always safe to walk on. If the rating isn't high enough, you aren't going to use the space because you're going to be afraid to fall or that your guests will."

Porcelain tiles or pavers can be used on almost all surfaces—grass, sand, dirt, and concrete with the right prep. It's a fairly quick and easy process to install them, and we have all the supplies to help you do it right.

"There's a wide array to choose from," says Carter. "Wonderful colors and textures that will help you create an outside space that fits your style, lifestyle and entertainment goals—giving you years of wonderful memories in the perfect space."

Flooring Depot of Panama City has the largest showroom and inventory selection of flooring in Bay County. Stop by the showroom at 1310 W. 15th Street, Panama City, and let us help turn your home into your dream home.



MSI | Praia Cream Pavers

Largest Showroom and Inventory in Bay County |
Installation Available | Financing Available

1310 W. 15th Street | Panama City, FL 32401 | 850.785.2216 | flooringdepotofpanama.com

Flooring Depot
OF PANAMA CITY

Consider The Oyster: Facts, Myths & an Oysters Rockefeller Recipe

BY SUSAN BENTON AND
CAROLINE COKER, 30AEATS.COM

Apalachicola, the old city on the “Forgotten Coast” that produces fresh wild oysters — not farmed — is not that far off, which makes our region the premiere destination for all things having to do with bivalves. Locals and tourists alike can’t get enough of ice-cold oysters, and on the Gulf Coast they are a savored delight. Some folks may even be reminded of the famed food writer M.F.K. Fisher’s book, “Consider the Oyster.” Definitely one you should pack in your beach bag, it begins with Fisher paying tribute to the most enigmatic of foods as she writes an entertaining synopsis of the life cycle of an oyster, calling it “dreadful but exciting.”

History

Rich in history, Apalachicola began commercial harvesting of oysters in 1850, and it is a unique fact that the Union Navy allowed oyster harvesting to continue uninterrupted in Apalachicola

Bay during the Civil War, even though the Federal blockade of the Southern coast was in effect.

By 1907, Apalachicola Northern Railroad ran oyster specials to Atlanta with oysters packed on ice, which paved the way for the country to enjoy these majestic mollusks.

Apalachicola oystermen are but a few who continue to manually harvest with oyster tongs, the last place in coastal waters where this is still tradition. They can be seen using the long-handled wooden sticks while out in the Apalachicola Bay; their small boats and skiffs in the estuaries where oysters are scooped from the sandy bottom beds.

Oysters Rockefeller

Serves 6 appetizers, or 12 as a meal

Oysters Rockefeller is a dish that was created in New Orleans where my paternal side of the family has resided for several generations. My twist on the recipe originating at Antoine’s restaurant, is definitely a Crescent City classic.



30A  EATS

Ingredients:

- 1/2 cup chopped fennel (bulb only)
- 1/4 cup chopped leeks (green and white parts)
- 1/4 cup finely chopped fresh parsley
- 2 green onions, finely chopped
- 1 rib celery, finely chopped
- 3 cloves fresh garlic, finely chopped
- 1/4 cup ketchup
- 1 1/2 cups chopped frozen spinach, cooked and drained
- 1 teaspoon salt

- 1/2 teaspoon cayenne pepper
- 1/2 teaspoon white pepper
- 1 teaspoon dried thyme
- 2 teaspoons Worcestershire sauce
- 1/4 cup Herbsaint liqueur
- 1 cup melted butter
- 1 cup heavy whipping cream
- 1/2 cup grated parmesan cheese
- 1/2 cup seasoned dried breadcrumbs
- 6 dozen oysters on the half shell
- 12 cups rock salt
- 12 lemon wedges for serving

Directions:

Preheat the oven to 375°F degrees.

In a food processor, combine fennel, leeks, parsley, green onion, celery, ketchup, spinach, garlic, salt, pepper, cayenne, thyme, Worcestershire, and Herbsaint. Purée mixture thoroughly. Scrape into a large mixing bowl. Add butter, parmesan cheese, and breadcrumbs. Stir in the cream, blending well.

Pour enough rock salt into

12 eight-inch cake pans to cover bottoms. Arrange six oysters in their half shells in each pan.

Fill a pastry bag (or gallon size freezer ziplock bag with the tip cut off) with Rockefeller sauce and pipe equal portions of sauce over each shell or use a large tablespoon to distribute sauce. Bake for 10 minutes until the sauce sets. Increase heat to broil; broil oysters until tops are bubbling, but not burning. It may be necessary to bake the oysters in batches.

To serve, line each of six dinner plates with cloth napkins that have been folded into neat squares. Nestle pans of oysters into folded napkins. Garnish with lemon wedges. Serve at once.

Note: If Herbsaint is unavailable, Pernod may be substituted.

Tip: If you want to make a healthier version of this recipe, substitute good olive oil for the butter, and half & half for the whipping cream.

Confused About Marketing and Advertising?

Destin Marketing Group has made it easy!

- Website development / Phone apps.
- Search Engine Optimization (SEO)
- Reputation Mgt. (reviews, awards, etc.)
- Media Buys (the same cost you pay)
- Email Marketing and Text Marketing
- Geo-fencing
- Branding (logo’s, ad design, followers)
- Full Service Printing
- Custom Designed Signs, banners, window covering, wraps.
- Video, commercials, 3D Animated video’s

Our proprietary OMAP (Optimum Marketing and Advertising Plan) makes it easy and affordable and comes with a **100% SATISFACTION GUARANTEE!**

Call Today For A Free Strategic Marketing Plan (850) 708-9958 or visit, CallDMG.com

Know Your Pro: Emerald Beach Rentals

By SEAN MACKENNY

Originally from North Carolina, Tina Nastasi fell in love with the Emerald Coast and has made it her home for more than three decades. Over the years, she has become an established real estate investor and entrepreneur, drawing from her extensive experience with the launch of Emerald Beach Rentals with local realtor, Roger Rietsma.

Like Tina, co-founder and long-time friend Roger fell in love with the natural beauty of the area and made it his home. He has worked in Panama City Beach real estate for the past 20 years and has extensive experience within the hospitality sector, including managing several

large-scale hotel chains. Roger is a top-selling agent with Allison James Estates and Homes. Tina and Roger co-founded Emerald Beach Rentals with the desire to build long-lasting relationships with property owners and vacation-goers alike.

Emerald Beach Rentals makes local waves providing long and short-term rentals in Bay County and Walton County, offering a wide range of stunning properties to fit all budgets and needs. Following its launch last year, it has grossed almost half a million dollars and has ambitious plans for expansion. Alongside this business, Tina is also the founder of Bay Professional Cleaning. It comes as no surprise that Emerald Beach



Rentals have the cleanest units in Panama City Beach!

With customer service their top priority, they went all-in with top-of-the-line software that enables them to advertise their properties on a multitude of sites simultaneously to maximize income for their clients. Their strong ties to the community are an incredible asset,



as together they know the best cleaners, maintenance, and repairmen in the area. Providing great service to the vacationers, it's easy to see why a 5-star management company sprouted its home-grown roots on the Emerald Coast.

Tina knows how important it is to feel at home wherever you are. As a military spouse, she is used to moving around the country and is keen to de-

liver great experiences for her customers. Tina says, "Roger and I have worked day and night to make Emerald Beach Rentals the best experience our guests can have. We want them to come back to Panama City Beach over and over again and know we will do our absolute best to make their stay an experience they won't forget. We are in this business to make a difference in the lives of our guests, owners and community."

You can find all about Emerald Beach Rentals on their website at www.emeraldbeach.rentals as well as Vrbo, AirBnB and Booking.com. For any enquiries about property management or rentals please email info@emeraldbeach.rentals.

Skip the Trip, Visit the Bay County Tax Collector's Online Office

As COVID-19 cases continue to rise in our area we recognize the need for many to take extra precautions to protect themselves and their loved ones. We wanted to highlight the many services we offer which can be accomplished over the phone, online or by mail.

If you visit our website BayTaxCollector.com, you'll see a button titled Online Services. This page outlines the many services which can be accomplished online and provides direct links to process the transaction and/or the forms necessary to complete the transaction by mail or drop-box.

Among the Online Services Highlighted are:

- Property Tax
- Pay/ Print Receipt
- View Payment History

- Enroll in the Installment Plan
- Enroll in E-Billing
- Update your Mailing Address
- Vehicle/Vessel
- Renew Registration (Same day pick up available if renewing before 3 p.m. on a business day, no wait.)
- Order Paper Title
- Update Address
- Access Title/Registration Packet to register vehicle via mail/drop box.
- Driver License/ID Card Services
- Renew Card
- Card Reprint (Lost/Stolen)
- Address Change/Update
- Driver License Check
- Update Medical Certification or Self-Certify (CDL Drivers)
- Hunting/Fishing License

- Purchase/ Renew/ Upgrade a License
- Concealed Weapon Permits
- Renew permit
- Apply for permit

While we are still unable to provide testing services and original issuance driver license/ID card services remotely, we do have alternative methods to process many services for customers unable to physically make a visit to our office. If there is something you'd like to process remotely, but aren't sure about how to go about it, please call us (850) 248-8501 or email us at Support@BayTaxCollector.com so we can determine how to best assist you.

Additionally, you can find a Chat Bot on the website which can answer a variety of questions 24/7.

Expanding the Team

Like so many businesses, we too are looking for individuals to join our work family. If you're new to the community and looking for a career in customer service, we encourage you to check us out. We're looking for individuals who love working with people and problem solving. We can certainly promise that no day in our office will look the same as another. The work is challenging and the learning curve is a bit intense, but the reward of helping others and serving our community is rewarding. We offer competitive pay, a great team to provide support as you learn and grow, a set weekly schedule and weekends and holidays off. If you're interested in learning more about current opportunities, please visit www.baytaxcollector.com/join-our-team.

Express Lane Service

If you need to renew a tag, we offer Express Lane pickup in all four offices. How can you access Express Lane pickup? Simply renew online at BayTaxCollector.com before 3 p.m. on a business day. The online system allows you to select same day pickup, choose your pick up location and even designate someone else to pick up your renewal for you. You'll receive an email when your renewal is ready for pick up and you can head to our office and pick up your renewal at the Information Desk without having to join a queue or wait.

For more information regarding services provided, please visit BayTaxCollector.com. For the latest information and updates follow them on social media- Facebook, Twitter and Instagram.



The UPS Store

UPS® Shipping — Freight Services — Packing Services
Digital Printing & Scanning — Wide Format Printing & Laminating — Blueprint Copying & Printing
Mailbox Services — Notary Services — Much More!

Conveniently located at the Crossings at Inlet Beach

13123E Emerald Coast Parkway • Inlet Beach, FL 32461
 Tel: (850) 502-4120 • Fax: (850) 502-4119
store6613@theupsstore.com

Locally Owned & Operated

Open Mon.-Fri. 8 a.m. to 6:30 p.m., Sat. 9 a.m. to 3 p.m., Closed Sun.

Strategies to Reduce the Impact of Taxes



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

By Maurice Stouse, Branch Manager and Financial Advisor

Many businesses and individuals in the world and America in particular are experiencing and benefiting from (in spite of the increased spread of the virus) a huge growth in the money supply, strong earnings, early retirements and the sales of their businesses. While there is much to acknowledge by the financial security these can bring, it also means considering the impact taxes can have. Add to that Washington has increased spending and increased tax plans on its current agendas.

When it comes to taxes and investing, there are three main

strategies individuals might want to consider. Each has its own merits and distinguishes itself from the other. Any one or combination of the three may help address the accumulation of wealth and the preservation of it as well.

The three are: 1) Tax reduction strategies 2) Tax free strategies and 3) Tax deferred strategies.

Tax reduction strategies

(for current and future tax liabilities for individuals and perhaps their estates). This involves charitable giving or moving assets out of their estates. Americans are among the most charitable people in the world and they can combine their philanthropy with reducing their current taxes with contributions directly to a charity of their choice (including churches, schools/universities and certain societal causes). Another way that is utilized and is an increasingly popular strategy of Donor Advised Funds (or DAFs). And some, depending on resources they have, might even establish their own private foundation. The impact is that it reduces (within certain limits) income taxes for the



current year while also fulfilling their support for the causes they care about. There are also tax reduction strategies that can impact current and future taxes by utilizing things like Charitable Remainder Trusts (CRTs), Charitable Lead Trusts (CLTs). And some may be looking to get assets out of their estates to address the tax burden for their heirs (so no current tax savings for them) and utilize things like Spousal Lifetime Access Trusts (SLATs).

Tax free strategies focus on those investments where income is not taxed federally (and in some states as well). These can help reduce current taxes particularly in a year where income may be surging. The main investments available in this case are municipal bonds or municipal bond funds or exchange traded funds. Many of these are considered more conservative (and hence not growth oriented) investments and pay monthly, quarterly or semi-annual tax-free income. Social security recipients should take note that the income while not taxable does go into their earnings calculations. Lastly, certain retirement accounts like the ROTH IRA, when certain requirements have been met by the holder, might deliver tax free income (post 59 1/2 years old and after a certain waiting period for owners or beneficiaries) for life.

Tax Deferred Strategies. Many Americans do this at every paycheck by contributions to their 401ks, 403bs, SIMPLE (Savings and Incentive Match Plan for Employees) plans or SEP plans. These contributions not only reduce your current taxable income but they also can grow on a tax deferred basis (without annual taxes on growth, capital gains or any income they produce). In theory that means the investments have an advantage to taxable investments. Of

course, on the other end, when distributions are made, those distributions are taxed, at that time. Tax deferred strategies for IRAs have current contribution limits of \$6000 per year (\$7000 if over 50 years old). For 401ks that can mean contributions of up to \$19,500 (\$26,000 if over 50) with a total annual maximum of \$63,500 given certain limitations from their salaries and those plans that involve a company contribution through a profit-sharing plan to add to that. SIMPLE plans work similarly but with lower limits (and might be attractive to small companies). There are merits and considerations for SEP plans as well. Lastly, some people, particularly in their 50s or 60s might be wanting or needing to catch up on retirement savings and there are plans such as Defined Contribution Plans (DBPs) where the individual can potentially contribute 100% of their earnings within limits. Those plans currently would max out at \$230,000 per year in contributions. It is important to seek professional tax planning assistance when considering any of these.

At The First Wealth Management, we encourage our clients to 1) concentrate to accumulate and then diversify to preserve 2) to monitor and make changes to their strategies over time vs overnight 3) consider the impacts that taxes can have on their savings and investments.

The First Wealth Management is located at First Florida Bank, a division of the First, A National Banking Association, 2000 98 Palms Blvd, Destin, FL 32541 with branch offices in Niceville, Mary Esther, Miramar Beach, Freeport, and Panama City. Phone 850.654.8124.

Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymondjames.com. Securi-

ties 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, 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.

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

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

Treasury Inflation Protection Securities, or TIPS, adjust the invested principal base by the CPI-U at a semiannual rate. Rate of inflation is based on the CPI-U, which has a three-month lag. Investing within specific sectors, or in small and mid-size companies, involves unique, additional risks. Those risks include limited diversification, regulatory risks, limited liquidity, and lack of operating history.

There is an inverse relationship between interest rate movements and fixed income prices. Generally, when interest rates rise, fixed income prices fall and when interest rates fall, fixed income prices rise.

Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. The prospectus and summary prospectus contain this and other information about mutual funds. The prospectus and summary prospectus are available from your financial advisor and should be read carefully before investing.



The First Wealth Management
Located at, The First, Private Banking
RAYMOND JAMES®



Your usual?

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

Think Before You Act

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

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

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



Maurice Stouse
Financial Advisor

The First Wealth Management
A Division of The First Bank, NA
2000 Ninety Eight Palms Blvd.
Destin, FL 32541
850.654.8122



Amy Parrish
Financial Advisor

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, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. The First Wealth Management and The First Bank, NA are not registered broker/dealers and are independent of Raymond James Financial Services.

Ask Apex: Insurance Claim Denied?



BY JEREMY NEEL

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

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

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

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

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

Ask APEX

you ever need to file a claim due to water, fire, mold, or other perils that may effect your home.

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

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

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

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

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

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

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

should be covered in your insurance policy.

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

manner, you are properly prepared to handle the stress that comes with the unexpected.

Apex is the people's choice when it comes to water, fire, wind or mold damage. Should you have an emergency water loss or mitigation needs, please contact Apex at (850) 660-6900.



YOUR LEADERS

In quality repair & restoration

Water | Mold | Fire | Remodel

Water Extraction and Mitigation
Mold Removal and Remediation
Smoke and Fire Damage Restoration
Remodeling

Storm Damage Cleanup and Restoration
Emergency Repairs
Biohazard Cleanup



2017 "Best of Houzz" Award Winner

For Customer Service
877-307-3088

Santa Rosa Beach | Panama City Beach | Destin
Main Office: 5480 Hwy. 98 Santa Rosa Beach, FL

Visit apexdisasterspecialists.com for more information

VISITMYPCBLIFE.COM
TO READ OUR LATEST ISSUE



LOCALLY KNOWN. NATIONALLY RECOGNIZED. GLOBALLY RESPECTED.



204 BLUE SAGE ROAD
Whisper Dunes | Panama City Beach
3 Bed | 2 Bath | 1,762 SF | Listed at \$459,000
Contact Craig Duran 850-527-0221



16819 FRONT BEACH ROAD - UNIT 1608
Tidewater Beach Phase II | Panama City Beach
2 Bed | 2 Bath | 1,593 SF | Listed at \$555,000
Contact Mark Oberg 404-406-4887



1524 KIMBREL DRIVE
Panama City
3 Bed | 2 Bath | 1,589 SF | Listed at \$349,900
Contact Trudy VanHorn 850-819-4335



12 PATIENCE LANE
Grace Point | Inlet Beach
5 Bed | 5/1 Bath | 2,660 SF | Listed at \$2,990,000
Contact Brenda Holloway 850-814-6302



520 N RICHARD JACKSON BLVD - UNIT 2016
Edgewater Golf Villas | Panama City Beach
1 Bed | 2 Bath | 904 SF | Listed at \$250,000
Contact Jacob Willenborg 850-527-0221



21821 WEBB STREET
Hollywood Beach | Panama City Beach
4 Bed | 3 Bath | 2,022 SF | Listed at \$1,499,000
Contact Tami Moats 850-381-6423



482 LOCKSLEY DRIVE - LOT 50
Breakfast Point | Panama City Beach
3 Bed | 2 Bath | 1,946 SF | Listed at \$453,900
Contact Janet Melton 912-220-1716



7205 THOMAS DRIVE - UNIT E906
Dunes of Panama Phase V | Panama City Beach
3 Bed | 2 Bath | 1,974 SF | Listed at \$790,000
Contact Cindy Armstrong Karr 850-303-3477



1219 PROSPECT PROMENADE
Wild Heron | Panama City Beach
3 Bed | 2/1 Bath | 2,498 SF | Listed at \$680,000
Contact Laura Garland 850-819-6407

15750 Panama City Beach Pkwy - Unit 140
Panama City Beach, FL 32413
850-252-4160 | www.YourPCBHome.com

BERKSHIRE
HATHAWAY
HomeServices

Beach Properties
of Florida

© 2021 BHH Affiliates, LLC. An independently owned and operated franchisee of BHH Affiliates, LLC. Berkshire Hathaway HomeServices and the Berkshire Hathaway HomeServices symbol are registered service marks of HomeServices of America, Inc.® Equal Housing Opportunity. Information not verified or guaranteed. If your home is currently listed with a Broker, this is not intended as a solicitation.