PANAMA CITY BEACH | UPPER GRAND LAGOON | LOWER GRAND LAGOON | LAGUNA BEACH | SUNNYSIDE





PRSRT STD ECRWSS - EDDM U.S. POSTAGE PAID Santa Rosa Beach, FL PERMIT NO. #11

Postal Customer Local

Mentors Make a Big Difference in Children's Lives with Elevate Bay

BY BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

By the time you read this we will have welcomed back our students and staff for the 2021-2022 school year. I know you join me in hoping and praying for a more "normal" school year this year for our students, our staff and our families.

Part of that new normal includes welcoming visitors and family members back onto our campuses as mentors, as guest speakers and as lunchtime guests. Each school will communicate with their families about revised protocols for visitors and we're excited to have this option again. Of course, we will continue to monitor the Covid-19 situation, both locally and statewide, and will readjust our procedures as needed.

With more of an open door policy than we had last year, I'd like to update you about our Elevate Bay initiative and to ask for your help.

As you know, Hurricane



Michael hit our community hard and caused many families to lose everything. That loss of stability for so many had a devastating impact. Before the storm, we averaged 780 homeless students a year ... after the storm that number was as high as 5,500.

While I am glad to note this situation has improved, we did have as many as 3,000 students reported as homeless last year. "Homeless" for us doesn't mean these children are living on the streets but it does mean they have no fixed address of their own. Some of them may reside with other relatives or friends, some may move from motel to motel and others may live in temporary shelters. They all, however, are impacted by a loss of stability and a lack of access to resources some of us take for granted.

So what does that mean for our schools? It means that

our teachers are simply overwhelmed at times trying to meet the emotional and physical needs of students who are hungry, tired and worried while also trying to keep them on pace academically.

And that's where our Elevate Bay mentors literally have the opportunity to change lives.

Elevate Bay mentors are average citizens who care enough about our children to devote at least 30 minutes twice a month to them. Mentors come from all walks of life, all ages and demographics but they all share a love for children and a desire to give back.

These mentors are connected with students in need of just a little something extra. Sometimes the students need a little tutoring, sometimes they need a listening ear, sometimes they need a cheerleader and sometimes they just need a hug. Our mentors let us know

> **ELEVATE BAY** continued on page 3

Team Effort Bolsters Beach Safety



BY ED OFFLEY

It's been a record year for tourists visiting Panama City Beach, but thanks to stepped-up water safety measures, the area has evaded the spike in drownings that occurred all too frequently in recent years.

But the path has not been easy, says the city's Beach Safety Division chief.

"It's very challenging to cover the beach with the record number

BEACH SAFETY continued on page 3



(#) Community



Serving more fresh seafood 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!

She Crab Soup with lumps of Crab Meat and a dash of Sherry.



DINE EARLY AND WATCH THE FLEET UNLOAD 850-234-2225 • CaptAndersons.com 5551 N. Lagoon Drive, Panama City Beach, FL 32408 2021 Wine Spectator Best of Award of Excellence



SPINACH & WALNUT SALAD - Spinach, Bacon, Walnuts, Red Onions, Hard Boiled Egg, Dried Cranberries and Blue Cheese Crumbles.



Page 3

ELEVATE BAY *continued from page 1*

the grade level and geographic areas of the community that are convenient for them and we get to work making the matches. Currently, we have hundreds



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



Bay Bay

of children on a waiting list for a mentor and we're hoping to recruit 1,000 caring adults this year to serve their needs. Obviously not all of the students on the waiting list are homeless but they do share a lack of stability in many cases with our homeless students. While our teachers do the very best they can to support these students, many of them just need another caring adult in their lives to help fill in the gaps that life has presented them.

We provide the training and support and you bring the commitment and the heart. If you're a business owner, we encourage you to make this option available to your employees during the work day. Together we can lift up ALL of the children in our community and ensure they all have

access to the resources they need to achieve their dreams.

When volunteering or donating to a cause, we all want to know that our time or money has made a difference. I guarantee you that Elevate Bay mentors make a difference! If you're interested in finding out more about Elevate Bay, please call our amazing program coordinator Stacey Legg at (850) 767-4128 or email her at leggsl@bay. k12.fl.us.

Thank you for all that you do to support the children of our community and thank you for your continued trust in us as your educational partner.

BEACH SAFETY continued from page 1

of people coming this year with the resources we have," said PCB Beach Safety Division chief Wil Spivey. "I'm so very proud of my team. They've been doing a really wonderful job with the resources we have."

Following a record twelve drownings on the Beach in 2019, City Council ordered a comprehensive overhaul of its beach safety operations with the goal of putting more responders on the beach, improving public safety awareness programs and reducing emergency response time for potential drowning incidents.

Responding to the spike in fatalities, the city consolidated the work previously handled by city firefighters and police patrols, creating a Beach Safety Division operating under the city's Fire Rescue Department. The program this year hired twelve seasonal lifeguards trained in open-water rescue who man two lifeguard stations at the Russell-Fields city pier, Spivey said. In addition, there are five full time employees who manage the lifeguards and conduct roving patrols along the rest of the city's 9.5-mile beachfront. In emergency situations, another dozen city firefighters qualified in open-water rescue constitute a backup force.

The lifeguards are on duty from 10 a.m. to 6 p.m. each day during the tourism season running from April 1 to September 30.

Beach safety does not come cheap. For PCB, the budget this year is \$814,000, including \$345,000 from the city's general fund and a \$470,000 allocation from the Tourist Development Council that covers not just the beach safety operation, but police overtime for special events, said PCB spokeswoman Debbie Ward. Nearly three-fourths of the funds cover personnel costs, including the \$15 per hour paid to the lifeguards.

In an additional move, the city in 2019 enacted an ordinance providing for a \$500 fine for swimmers who two times disobeyed an order to leave the

Continued on page 6



PCB Chamber New Member Spotlight

Introducing: Carroll Coastal Contracting, LLC

Two opposites are building a business while painting a love story to take them down the final third. Thirty years ago, Cynthia Jordan graduated from Florida State University, but it was only recently that she returned to Florida to help build and design a unique home in Inlet Beach.

About two years ago, she met a crazy Canadian, Fred Carroll, at church in West Virginia. They were total opposites in many respects, but very similar in their creative instincts. She also noticed that this crazy Canadian had a flair and enthusiasm with his paint brush, sort of an old school and classic style painter. Now, the two have teamed up to form Carroll Coastal Contracting, LLC in the Florida Panhandle.

Fred is not your normal painter - it's what Cynthia calls, "boutique," artisan painting.

They're not a production paint company that paints rows of houses, they are custom painters. At Carroll Coastal



Contracting, LLC, every wall is unique, all the drywall is different, and painting is an ART. Fred loves to take something and make it look extraordinary. The combination couldn't be better, as Cynthia has an eclectic vintage design style with a passion for everything from coastal farmhouse to shabby chic. She designs furniture and Fred builds it, which makes for a winning partnership. They like to explore rural areas looking for wood and natural materials to repurpose for one-of-a-kind beds, coffee tables or consoles. Nothing is more exciting than finding an old barn full of wood and rusty nails. They love to mix and match new and old in homes. Have an old shed you want to tear down? Give them a call, it could become tomorrow's heirloom. They also do barter too - they'll provide the labor in exchange for old wood.

Today's home owners are looking for more than grandma's gray walls, they want originality and something special. We love to capture the homeowner's personality and creativity. Give Carroll Coastal Contracting LLC your blank slate and we can show you how to make your home you!

For more information, call Cynthia at (850) 730-7460

Welcome New Chamber Members

Cleaning Your Way, Inc. Estevez Services Group, LLC NexGen VR Arcade Swenson Group Arkham Back Beach Car Wash Certainty Home Loans Emerald Hub Kathy Jarrett - Dream Vacations Think Real Estate - Scott Kirkman **Forever Young Esthetics** Gary's Oyster Shack Second Chance of Northwest Florida, Inc. The Highest Class Records Waffle Shack Well Rooted, LLC Holiday Inn Express & Suites Scentsy Tranquility By The Sea Warrior Beach Retreat, Inc.



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

Page 5

Sun Power: Sundew Solar Leads the Way

By Aric Bowen

Since opening its doors in January of this year, Sundew Solar has been successful in reaching countless Bay County residents to spread the word about the importance of going solar. With so many calls fielded regarding questions about how the solar installation process works, Sundew wanted to outline what consumers can expect from the very beginning when the project is being quoted to the very end after the solar has been installed.

Phase One: Quoting/Design

In phase one, Sundew consults with homeowners to provide answers to an array of questions they may have and to determine their expectations. Projects range from standard grid-tied solar energy system installations to custom designed structures that will support the panels, including pool enclosures and greenhouses. From there, they request a recent power bill so they can evaluate their average power usage in order to



inform homeowners how much money they could potentially save by switching from electric to solar power.

After the initial consultation, Sundew then provides a custom quote detailing the amount of energy and money that could be saved over a number of years with an itemized breakdown of the pricing for the solar energy system and installation.

Phase Two: Engineering/Design

Once the quote is signed, the project is sent off to a licensed electrical engineer for the custom designed solar energy system and, in the case of a project that includes a structure, a custom set of engineered plans designed for the building where the panels will be installed. Homeowners are given the opportunity to approve the design of the structure before the plans are finalized. All electrical and structural plans are designed to meet the most current Florida Building Code.

Phase Three: Installation

After receiving the final building plans, the project will be submitted to the local building department for permitting. Sundew Solar has partnered exclusively with locally owned and operated construction



company, Guyson Construction, for all of its solar installation and construction projects. Guyson Construction has been serving Bay County since 2002 (19 years), has a five-star rating with the Better Business Bureau, and has been a member of the Bay County Chamber of Commerce since 2013. During all installation and construction projects, both Guyson and Sundew ensure that there are designated safety personnel on site at all times.

Phase Four: Completion/Activation

Upon passing final inspection, Sundew schedules the util-



ity company to install the new meter and turn on the system. Sundew then performs tests to ensure that all components are working. Clients are able to download an app to their mobile phones that allows them to track the production of the solar panels in real-time.

For questions, quotes, or general information on solar panel installation, please contact Aric Bowen with Sundew Solar at (850) 832-0325. Sundew Solar is a member of both the Panama City Beach and Bay County Chamber of Commerce.





The second secon

2021 Sees Record-Breaking Tourism Numbers



By Panama City Beach Mayor Mark Sheldon

Panama City Beach is currently experiencing its biggest tourist year on record. We have had more visitors on the sandy beach in 2021 than we have ever had before. Ever.

The numbers started growing in March, with a large influx of visitors during the spring break timeframe and have continued strong throughout the spring and into the summer months with large crowds for both Memorial Day and July Fourth weekends.

Our visitor numbers are in direct correlation with the growth of travelers seen coming through the Northwest Florida Beaches International Airport. The airport serving our area is also breaking travel records. Total passenger volume for May is up 40 percent over two years ago (2019) and up more than 400 percent over last year. Hotels, condos and short-term rentals are seeing full occupancy as well and rates have increased due to increased demand and low availability.

We know that a lot of this has to do with the COVID-19 pandemic. Florida remained open when many parts of the country were shut down. People who were already familiar with our area came down as usual, but many, many others "discovered" the World's Most Beautiful Beach for the first time.

Aside from the desire to just get away, as COVID-19 rates have fallen and people remain anxious to travel, many are coming to the beach for our various special events and sports tournaments. Since March, we've had over 1,362 total teams travel here from across the country for various youth and adult sports tournaments including softball, baseball, soccer and more.

Other special events, includ-

ing car and Jeep shows, motorcycle rallies, triathlons, a wine event and various festivals and concerts continue to bring thousands of people to Panama City Beach. Some of them are firsttime visitors.

Visitors and locals are using City facilities like never before. Year-to-date revenue for swimming lessons at the Aquatic Center at Frank Brown Park is up 250 percent over all of fiscal year 2020, to right at \$100,000. Admission to the Russell-Fields City Pier to date is up 23 percent over all of last year, to approximately \$1.1 million.

The City's one-cent business tax receipts collected on all goods sold in the City, is another indicator of how busy we are this year. Collections through June are up 43 percent for the year to \$10.18 million year to date. While City sales tax revenues were down in Fiscal Year 2019-20 due to COVID, prior to this year, 2018-19 was a record year. We are currently \$1.4 million in collections above 18-19 year to date.

In coming, visitors do find our people to be hospitable and our City to be family friendly. They enjoy the overnight accommodations, the special events, the shopping, dining and family attractions. And at the end of the day, they revel in our breathtaking sunsets over the World's Most Beautiful Beaches.

We welcome them and appreciate that they chose Panama City Beach as their vacation destination.

BEACH SAFETY *continued from page 1*

commuca from page 1

water when double red warning flags signal that the Gulf is closed to swimming. Council this spring tightened up on that measure, directing that the \$500 citation be issued after only a single warning. Bay County manages a par-

allel operation with lifeguard stands at the M.B. Miller County Pier and Frank Seltzer Park



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



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

on Thomas Drive, with roving deputies patrolling the ten miles of unincorporated county beach front east and west of the city.

City lifeguards have had their hands full with record crowds at the Beach following the easing of COVID-19 restrictions, Spivey said. Between January 1 and July 12, lifeguards entered the water to assist swimmers in distress 1,633 times. They made contact with an estimated 560,000 beachgoers to educate them on the warning flag system or to warn of dangerous rip currents.

The added safeguards have had a positive effect. Thus far this year there have been only five reported drownings in the Gulf of Mexico despite the record number of visitors.

More help may soon be on the way. The Bay County Tourist Development Council last month recommended that the Bay County Commission double the reimbursement to the city and county for public safety costs related to tourism. Currently the county provides 10 percent of two pennies of the current five-cent bed tax to help cover beach safety programs; the proposal would double that, raising the total provided from \$1 million to \$2 million per year. The County Commission was expected to act on the proposal at its first meeting in August.

Ward said the city has not yet decided how such additional funds would be specifically allocated.

Spivey welcomed the move, cautioning that there is a need for more than just twelve seasonal lifeguards with the ever-expanding tourism. His current seventeen full time and seasonal employees are "still not enough," Spivey cautioned.

"This year, coming out of the pandemic, businesses everywhere have had trouble hiring staff, and it's been no different for us," he said. "I never worked so hard putting my team together."

The special challenge, Spivey said, is that beach safety programs cannot afford to lower their standards as a tactic for recruiting additional lifeguards. You can't lower the bar" he said. "You have to be able to go out in double-red [flag] surf and pull people out of it."

Even though the 2021 tourist season has only two months left to run, Spivey said he is willing to train qualified applicants for open lifeguard positions. Those wishing to become a seasonal lifeguard must first pass an initial physical assessment, which includes swimming 500 meters in a pool in under ten minutes, then completing a one-mile-run in under twelve minutes.

"If they can meet that, we send them to a clinic to get a physical that says they are fit enough to withstand the rigors of open water lifeguarding," Spivey said. Once cleared, there is a 40-hour course for accreditation as an open-water lifeguard. The current pay for city lifeguards is \$15 per hour.

Anyone interested in applying can email Spivey at Wil.Spivey@pcbfl.gov.



Shark Week

Page 7



By Cali Hvalac, Silver Shade Studios

It's August and that means it's time for everyone's favorite: Shark Week! This year, Shark Week runs August 9 to 13 and with that comes Discovery Channel entertainment, restaurant specials, and more. Sharks are an integral part of our eco-system. So, let's learn a little more about a few of the popular species around our area.

Probably the most noticeable is the Spinner Shark. They are one of the most fun to catch and can be easily recognized by their ability to jump out of the water while spinning in circles. They are large and slender, with a pointed snout, black marked fins, gray skin and a white belly.

Next up is a Blacktip Shark, which can grow up to 8 feet long and have black markings on the tips of their fins. They can be found in warm coastal waters around the world and frequent bays, estuaries, coral reefs and shallow waters off beaches and river mouths – all the places to encounter people. However,



Blackips are typically non-aggressive towards people unless provoked or threatened.

Mako Sharks can also be found in our Emerald Coast waters. They are known to be the fastest shark on Earth – reaching speeds of up to 20 mph. Their body is cylindrical, and females usually grow to be bigger and stronger than males, between 10-12 ft. long. Interestingly enough, 92% of a Mako's diet is Bluefish, and it will consume 3% of its body every single day.

Bull Sharks also reside in our area and are known to be one of the most aggressive. They are opportunistic predators that can eat almost anything they find, and often hunt alone. Bull Sharks get their name from their short, blunt snout and their tendency to head-butt their prey



before eating it. They are often found hanging around shallow, heavily populated areas in tropical climates, and while they may be aggressive, humans typically are not on the menu.

We've also had some Hammerhead sharks make appearances. While they typically reside in deep waters offshore, they will migrate in the summer months in search of cooler wa-



ter. They are easily recognized by their hammer shaped head and are usually gray-brown or olive green in color. Most hammerhead sharks are fairly small and are considered harmless to humans.

Fishing for sharks has become popular in the recent years. Typically, it's a long fight, one that really tests your strength against the shark's strength. You can take a Shark Fishing Charter with a captain, or you can catch them yourself off the beaches. A good variety of the sharks in our area are protected, making them Catch and Release only – but perfect for the trophy angler.

Now that you're an expert on sharks, I'll leave you with one more fun fact: Many of the scenes from Jaws 2 were filmed from Destin to Navarre and up to the town of Shalimar, filming enveloping the Emerald Coast back in the summer and fall of 1977. It was the highest grossing sequel in history, until Rocky II was released.

See Our Full Menu at Paparazzideli.com

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



Spaghetti & Meatballs 2810 Thomas Drive, PCB (850) 588-8244

PIZZA • DELI • CATERING HOT ENTREES *eat in or take out*



& Much More!

The community

When One Door Closes, Another Opens!

By PAM ANDERSON

We hear that often in messages of hope; it also applies to fishing seasons. While the Federal season for Red Snapper closes as of Midnight August 2, Amberjack and Triggerfish seasons open August 1!

Triggerfish are one of the ugliest fish you'll encounter on the Gulf, but don't let their looks fool you. They are quite tasty and fun to catch. Their pure white meat will bake up or fry up any way you like it and they are definitely a crowd-pleaser. The Grand Lagoon's head-boats will be catching triggerfish-and keeping them- starting August 1 until the Federal regulators say we have reached the annual catch limit (ACL) for the Gulf. This year they have increased the ACL so we should have a longer season, hopefully at least until the end of October. You can keep one triggerfish that is 15" fork length (end of nose to fork in the tail).



Amberjack... Woohoo! If you haven't caught one of these lively specimens, you are missing out on a challenge! Greater Amberjack season runs August 1 through October 31 with a one per person 34" fork length catch limit. Charter boats are already preparing for a great fall season, catching AJs. (Be sure to do some working out on those abs before you plan to fish for these rascals!)



Amberjack can be fried, grilled or smoked and they are always a great treat.

Bring the family and enjoy the day on our beautiful Gulf of Mexico. Whether you choose five hour, six hour, or 10 hour head-boat trips or one of the many charter boats we have to offer in Grand Lagoon, it will be a very special experience. Breathe in the fresh Gulf air, get



a little sunshine, and catch supper too!

Be sure to ask about the local restaurants that will cook your catch for you. We call it 'Hook 'n Cook' in PCB. You catch the fish, have them cleaned at the dockside seafood market, then take them to be cooked at a local eatery-they supply all the trimmings! Yay! No messy kitchen for Mom!

NEW this year! Panama City Beach Fishing Rodeo September 22 through October 10! Make reservations soon on your favorite boat to be a part of this great event. Besides a great fall fishing tournament that includes private boats as well as charter boats and headboats - even kayaks and paddleboards, there will be events at different restaurants throughout the Grand Lagoon area over the 2 $\frac{1}{2}$ weeks of the Rodeo. All details found at www.pcbeach-

can be found at www.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 4 dive boats... and Shell Island/Dolphin Cruises.

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

VISIT MYPCBLIFE.COM TO READ THIS ISSUE ONLINE



Know Your Neighbor: Christopher Gough

By Marta Rose-Thorpe

Christopher Warren Gough comes from a family of military and criminal justice officers. He is a licensed broker within Florida, Washington, and California, with 27 years of experience in many areas of the real estate industry including training and motivating countless Top Producers. He recently joined the Keller Williams Emerald Coast family on 30A in Seacrest Beach. This Renaissance Man is a serial entrepreneur with limitless energy who has launched multiple businesses, loves engaging in many passions, hobbies and activities, and keeps his life full. Together, with his lovely bride Jess and her mother Toni, Christopher has lived in Bay County for a little more than two years. "I've surrounded myself with some of the most brilliantly amazing people on the planet," he states, "and I am honored to now call Panama City Beach home." I caught up with Christopher in July to learn a little more about his story.

A natural salesman from as early as he can remember,

Christopher was brought up by his mother with the Nevada desert serving as his playground. At seven years old, he remembers helping a neighbor with her garden. "She would pay me with vegetables. I would stop by houses on my way home, my little red wagon full of vegetables, and offer them to folks." Magically, he says, he would come home with money and have no idea what to spend it on. "I would tell my mom, 'Let's use it to start our own garden."" By ten years old, he loved speaking into others, "offering ideas and input on a better tomorrow." It is this natural gift of inspiration that Christopher has used his whole life to motivate and educate people on finding extraordinary results from ordinary situations within their lives. "Fear not of being uncomfortable," he says, "because those that are outside their comfort zone learn their true character." He recalls telling his grandfather, George Gough, while they sat amongst a pile of chopped wood they cut that day, "Pappa, I know you're sad because your chainsaw is not



working but look at it this way. It broke for a reason; something made it break so you and I can talk. We can enjoy a Diet Coke, some sun on our faces, and look at all the work we did today! I feel good about it, and so should you." His grandfather thanked him and agreed.

At 15, Christopher began attending college, studying Criminal Justice and Psychology which he loved because his grandfather had been an officer in Seattle for 28 years and most of his family had followed suit. About a year into it he was asked to stay after class. His instruc-

tor, a retired detective who had walked the beat of Seattle with his grandfather back in the 50s, asked him to explain why such an outgoing young man wanted to become a cop, suggesting that he instead would make an incredible businessman. Christopher thought about it overnight before answering, "OK, I'll try it but if this isn't for me, may I come back?" His instructor replied, "Not only will I count your credits, but I'll pay for your entrance into the academy and offer a personal referral." And with that, Christopher was guided into Business Management, later becoming a Real Estate Broker at the age of 21.

At nearly 19 while he was working on his MBA, he launched his first business, C's Cleaning Company, during a course called "How to Launch and Succeed in Your Own Business" with the intent of students taking the data learned in class and applying it to real-life scenarios. He hired two people as cleaners for 30% of the total of each job, got a business license, placed an ad, and knew that sales were his next step. On his first Saturday of door-to-door knocking in a nearby neighborhood, he landed eight new accounts in under three hours. Inside a four-month window he grossed over \$23,000 and graduated eight months later with honors. Hiring 20 full-time cleaners along the way, his business grew to 254 homes, five stores and 12 businesses within four years.

Christopher met his wife, Jess, a few years ago while wandering the vendor aisles at a home show he attended in Seattle with a friend. "I stopped at one bathroom remodel stand," he recalls, "I had this weird feeling that I should be there. From behind me I heard the most angelic voice say, 'That's my favorite color.' I spun around and locked eyes with one of the most beautiful women I have ever come face to face with." After a few minutes of very bad jokes and babbling like a baby boy, he wandered away thinking what was that? He had taken one of her marketing magazines, and Continued on next page



The community



By Julie McConnell, UF/ IFAS Extension Bay County

As we suffer through the Dog Days of Summer it may not seem intuitive to start planning a Fall and Winter vegetable garden, but now is a great time for that task. There are a lot of vegetables we can grow as the seasons change and many are compact enough for small gardens or containers if you don't have room for a large garden.

The first step for any gardening project is matching Right Plant, Right Place. In general, vegetables need 5-6 hours of sunlight, well-drained soil in the pH range of 5.8-6.3, and access to water (preferably drip

Let's Get Growing with Julie: Plan Your Fall Vegetable Garden Now!

irrigation). You don't have to keep edible plants in a dedicated vegetable garden, you can add them into your ornamental beds or grow in containers – if you meet their basic needs, the sky's the limit!

The second most important tip in growing vegetables is recognizing the appropriate timing. Vegetables are typically shortlived plants that either thrive in warm weather or cool weather, so matching the correct season is key. Luckily, we have lots of options at this time of year in Northwest Florida. To extend your harvest stagger planting by 2-3 weeks throughout the planting date ranges listed below.

August – November Collards September – October Lettuce September – February Broccoli Cabbage Kale September – March Arugula



Radish Carrots **September – May** Mustards

If you are interested in learning more about growing cool season vegetables, join us on September 2nd at the Bay County Public Library, 898 W. 11th Street, Panama City, for a Lunch & Learn "How to Grow Vegetables in Small Spaces" at noon. This program is offered



in conjunction with the Seed to Salad Kick off Event. For more information follow the event on Facebook at https://fb.me/e/ RHO6HeO7.

An Equal Opportunity institution, Extension Service, University of Flor-

ida, 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.

CHRISTOPHER

continued from previous page

by the time he got back to his office he'd done all the research necessary to track down her phone number and sent her a text. To his surprise, minutes later a text came back, and she was elated that he had found her and reached out. One year later they were married on a beautiful ship in the middle of the Mediterranean.

When not traveling between California, Washington State, and Florida bi-weekly, Christopher enjoys a plethora of activities including golfing, boating, fishing, underwater diving, skydiving, flying (he is a private pilot), building projects, starting new businesses, and meeting new people. He is interested in learning current firearms training "with his posse," and he trains at the gym four to five days a week. He loves drinking wines from around the globe "inside the vineyards they were grown," and is an avid traveler. "The most memorable places I've traveled are the ones with white sands, turquoise waters, beautiful blue skies, and smiles of the locals who hope we never leave," he says. "But honestly, every place I travel around the globe is like wine in my glass, and at that time, it's my favorite." Christopher loves helping raise funds at charitable events, citing his volunteer work with Cystic Fibrosis and children's hospitals as his favorite passion, by far.

Christopher has numerous sayings he lives by. "The Darker the Dark, the Brighter the Light" is a favorite passage. "Do not fear failure, embrace it, and success will be that much more gratifying." He also believes in the four F's: Be Firm, Be Frank, Be Fair, and Be Friendly. "Use this in every situation," he recommends. "Iron sharpens iron--surround yourself among the people that you most want to emulate." "A rising tide rais-es all boats." "Do not fear that what you say is a waste of time, because sound travels and so does your inspiration; it will help others if you've desired to help yourself first." "The one who cares the least has the most control." This saying, he feels, is very powerful and needs to be used with caution, but when used correctly, success is inevitable. Finally, "Learn your why. It is easy to explain the where and the how, but to succeed in your life, dive as deep as you can and understand vour WHY."

I ask Christopher if he could squeeze one extra hour into his busy day, how would he spend it? "Holding my lovely wife while our puppies snuggle among us," is his reply.

PREMIUM POTTERY AT AFFORDABLE PRICES

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



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

A New School Year A New Approach to Family Communication for You?



By JAMIE C. WILLIAMSON, PHD This new school year is the perfect time to refresh your parenting style and renew your approach to family communication.

Back-to-school means backto-routines for children and their parents or caregivers. In anticipation of this annual change, insightful parents adjust and create a smooth, predictable family life, which leads to healthy child development and parental sanity.

Families also benefit when parents and caregivers review the way they interact with their children and make similar age-appropriate adjustments in parental encouragement of two-way conversation and parental expectations for conformity of attitudes and values.

Conformity Orientation denotes the degree to which children are expected to obey their parents without question and express similar attitudes, beliefs, and values. High conformity families express similar attitudes, beliefs, and values and try to avoid conflict. These families seem harmonious, but may designates the degree to which parents and children openly express their differing points of view and remain supportive of each other in the process. High conversation families encourage members to discuss issues and alternative attitudes, beliefs, and values. Low conversation families discourage (and often sanction) voicing divergent opinions and refrain from open discussion. Instead, children are expected to think like their parents and do as they are told, without question.

With Conversation Orientation and Conformity Orientation in mind, Ascan Koerner and Mary Ann Fitzpatrick identified four types of families:

1. Protective Families are low in conversation and high in

high in conversation and high in conformity. They encourage (or at least tolerate) open communication about issues but parents still seek (and often expect) their child's agreement on important values.

3. Pluralistic Families are high in conversation and low in conformity. They encourage members to appropriately express different points of view and openly engage in communication, while remaining supportive of each other.

4 Laissez-faire Families are low in conversation and

low in conformity. They avoid communicating with each other, encourage privacy, and adopt a "do what you want" approach to conflict resolution.

Some relationship scholars argue that none of these four family communication patterns are better than the others, saying "what works for some families will not work for another family."

But I disagree.

My research on family conflict, my experience helping families solve problems, and my *Continued on next page*

Type of Families	High Conversation Oriented	Low Conversation Oriented
High Conformity	Consensual	Protective
Oriented	Families	Families
Low Conformity	Pluralistic	Laissez-faire
Oriented	Families	Families

their family routines based on their children's age, disposition, and learning needs. Bedtimes, homework, extracurricular activities, chores, screen time, friend time, mealtimes, and family time all get adjusted to match a growing child's needs.

Establishing routines and expectations helps decrease stress

not be under the surface. Low conformity family members express highly divergent attitudes, beliefs, and values and do not shy away from conflict. These families seem discordant. But may be more supportive of each other's differences than high conformity family members.

Conversation Orientation

conformity. They avoid conflict and emphasize the importance of agreement among members but engage in little communication about issues. They expect children to obey their parents without asking challenging questions (except the ubiquitous "why?").

2. Consensual Families are



Sometimes Mother Nature

can be a real mother

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





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 it's 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 partnership 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 reinvent-





ed 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

Beachy Blooms is now at The Salt Shed



22601 PCB Parkway 505.606.9535



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.

NEW APPROACH *continued from previous page*

university-level teaching have convinced me that children need to learn how to formulate their own attitudes, beliefs, and values and to express their opinions in a civilized manner before they become adults.

The best way for children to develop moral reasoning and learn to express themselves appropriately and effectively is through age-appropriate interaction at home.

I've numbered the Family Types 1-2-3 in the order that is likely to work best for most children as they move from preschool through high school, with parents determining the appropriate pace of skill development for their child.

(I have intentionally left out #4 Laissez-faire Families because this style seems inappropriate for school-age children. The Laissez-faire approach ignores the interdependence of people who share a history, space, and a life together, so it is likely to be dysfunctional for all-adult families, too).

Here is your challenge: As part of crafting your new backto-school routines, review these Family Types with your parenting partner, whether you live together or not. Think about which combination of conversation and conformity is appropriate for your child's age, temperament, and learning needs. Then plan time in your new routines that encourages the family interaction you believe is appropriate for you and your child. If your children are old enough, let them participate in the decisions about how your family will balance conversation and conformity this school year.

You can "work it out" together. 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, specializing in "friendly divorce" mediation, family mediation, and marriage revitalization sessions for couples. Dr. Jamie authors the blog "Work it Out." You can find her online at amitymediationworkshop.com.



SO SIT BACK AND RELAX, WE GOT THIS

Destin Marketing Groups very own proprietary OMAP (Optimum Marketing and Advertising Plan)

Designed to grow your business with your budget in mind. Our goal is to become a valuable asset to your business growth and as we grow yours, you'll want to grow your plans with us. It's a results driven strategy with all our work having a 100% satisfaction guarantee, you won't find this with other agencies. Some of thew services we offer:

- WEBSITE DEVELOPMENT
- PHONE APPS
- GRAPHIC DESIGN
- LOGO'S
- GEO FENCING
- AD BUYS
- EVENT PLANNING
- SEARCH ENGINE OPTIMIZATION (SEO)
- REPUTATION MANAGEMENT (REVIEWS)
- SOCIAL MEDIA MANAGEMENT (SMM)
- (850) 708-9958 🕻 🗰 🛞

- CONTEST WINNING
- EMAIL MARKETING
- TEXT MARKETING
- CUSTOM SIGNS
- FULL SERVICE PRINTING
- LEAD GENERATION
- E-COMMERCE SOLUTIONS

Page 14

Perfect climate conditions and outdoor natural spaces in the Florida panhandle create opportunities for a variety of year-round exciting outdoor adventures for locals and visitors alike. The buzz of seasonal excitement is always present in the air of Northwest Florida.

As you embark on your next outdoor excursion, you should be aware that Beach Mosquito Control District (BMCD) is doing their best to protect you and your family from potential mosquito-borne disease/outbreaks by monitoring and controlling local mosquito populations. The Panama City Beach area has 50 species of mosquitoes and 26 of these species have the chance of transmitting mosquito borne disease or parasites. 17 of these mosquito species have more potential to transmit to humans and animals, including parasites to small domestic pets (Dog/ Cat Heartworm). Six mosquito species out of the 17 species are targets of concern for Panama City Beach, where these species are constantly surveyed for control. Surveillance is key for any

The Buzz Is In The Air!



Integrated Pest Management program (IPM), which BMCD performs for controlling female mosquitoes. Several different trapping methods are used to collect female mosquitoes and are designed for targeting specific species to aid in monitoring the presence or absence of arboviruses (virus transmitted by mosquitoes) in our community through laboratory testing BMCD performs every week. Weekly serology samples are tested by the Florida Department of Health from three sentinel chicken flocks which gives BMCD the information to react to the transmission of certain arboviruses before they can spread into the community through an integrated approach for suppressing mosquito vector populations. Potential mosquito borne diseases of primary concern within our local area that impact humans are: West Nile Virus (WNV) and eastern equine encephalitis (EEE). However, by continuous, vigilant monitoring of mosquito populations, we are observing the potential of arbovirus activity that can be imported to our local area. For example: Chikungunya Virus (CHKV), Dengue Virus (DENV 1, DENV 2, DENV 3, & DENV 4) or Zika.

Mosquito transmitted disease has been recorded for decades. Every state, except Alaska and Hawaii, have had recorded endemic WNV cases. The late summer months are when WNV cases tend to rise locally with September being the peak month in our area. The peak month for EEE in our area is June. But do not let your guard down, mosquito virus activity is possible year-round in our area due to year-round mosquito populations.

Arbovirus is real, do not let one bite impact you for life. As we prepare to enter West Nile Virus season, please remember to be responsible when it comes to personal protection and always wear insect repellent when you are outdoors. When choosing a repellent, make certain it has one of these Environmental Protection Agency (EPA) approved active ingredients: DEET, Picaridin, Oil of Lemon Eucalyptus (OLE), IR3535, Para-menthane-diol (PMD) or 2-undecanone. Always follow the manufacturers label directions. When preparing to travel, do not forget to pack your repellent! We do not want you to return with an unwanted arbovirus souvenir.

For any of your mosquito concerns and or questions in the Panama City Beach area, please contact Beach Mosquito Control District at (850) 233-5030 or www.pcbeachmosquito.org.

Have a safe and healthy remainder of 2021!





By Brooke Loyed, Principal Patronis Elementary School

As we begin the new school year for 2021-2022, our school is buzzing with excitement.... excitement for a new year and excitement for what we hope to be a "normal" year. I can honestly say we are already getting a head start due to having had a summer full of learning while we hosted a unique summer school for four weeks. We had over 200 students participate in enriching experiences and continued learning.

With our new year comes change which is always bittersweet. On June 30th, Ellie Spivey officially retired after 23 years of leading our school to excellence. We are a blessed school in having had two exceptional principals (Janice Salares was our founding principal before Ellie). I am excited to follow and continue the rich traditions. This will be my sixteenth year at Patronis. I was Assistant Principal for 15 years and both of my girls, Tarver and Tracy, have grown up here. Before Patronis, I was Assistant Princi-



Team Patronis: Katie McKenzie, Administrative Assistant and Brooke Loyed, Principal

pal at Mosley High School and a teacher at Bay High School. Katie McKenzie will be Administrative Assistant and she has worked here for seven years as a fifth grade teacher and leader but also has several years of experience at other schools in ESE and as Student Services Coordinator where she had a hand in guidance, MTSS, interventions, assessments, ELL, 504's and

Patronis Proud

many other administrative tasks. Her daughter Riley can be seen around the school helping every day and Gracie will be here before you know it. Together, we hope to help foster an environment of energy, creativity, safety, and academic strength.

Patronis has always had strong family, community and business support and we couldn't do what we do without them! Our wonderful PTO is off to a great start with planning and preparation. They will be reaching out to parents at Orientation and Open House with ways to get involved. Just recently, we were elated to receive a generous donation from the Johnny Patronis Foundation which will help fund one to one Chromebooks in many classrooms. Patronis was founded as a research and design school and we want to continue growing through technology innovations.

We are Patronis Proud to begin this new year and this new adventure. We invite you to reach out to us. We are always looking for Elevate Bay Mentors and Volunteers. Thank you for supporting Patronis Elementary School....Tradition, Community, Excellence since 1995 and proud to be an "A" elementary school and FLDOE School of Excellence since 2017.

Free Library On Wheels Awarded St. Joe Community Foundation Grant

The Bay County Public Library Foundation, Inc. recently received a grant from St. Joe Community Foundation. This grant will fund the purchase of additional book inventory for "FLOW," the Foundations' Free Library on Wheels. This is the second grant awarded by the St. Joe Community Foundation. In 2019, the Library Foundation received funding from St. Joe that made the purchase of the FLOW vehicle possible. FLOW travels throughout Bay County offering free books to the community, especially to children.

"We are thrilled to see "FLOW" out and about delivering FREE BOOKS to children," said April Wilkes, Executive Director of the St. Joe Community Foundation, "putting books in the hands of children is one of the most important things we can do to enhance their vocabulary and verbal skills, fuel their imagination and open their minds to all the places they can go."

The Bay County Public Library Foundation is a 501(c)(3) non-profit organization with the mission to promote literacy and provide cultural enrichment that enhances the Bay County Library System and strengthens the community. For more information, visit https://bcplfoundation.org/.



If your golf cart is feeling poorly, just call for our ambulance.

Coastal Cars & Carts will pick up your ailing cart and rush it to our state of the art emergency room. Our highly trained golf cart doctors will diagnose the problem, fix it and return the healthy patient back home. COASTAL CARS & CARTS 850-999-7733

> Family Owned & operated

SALES, SERVICE, & PARTS

106 Estes Place Panama City Beach, FL 32413 coastalcc.net

Dining

Kwiker Liquor: Celebrity Tequila Month

By Lee Moore, Owner, Kwiker Liquor

I really don't care how many three-point shots you've made, how many hit records you've sold or how many movies you've starred in; if your tequila isn't as good as your talent, then you're not gonna get on the shelf at Kwiker Liquor!

With that being said, here's some good news. We have 12 celebrity tequilas on our shelves that will pour and compare to the best tequilas available. During the month of August 2021 every Friday, Saturday & Sunday from 4-7 p.m., you can sample several different celebrity tequilas every day.

I know you're going to be amazed by the quality of the celebrity tequilas you'll find at Kwiker Liquor.

I can't wait to hear what you say and how you rate these great celebrity tequilas.





August Celebrity Tequila Tasting Kwiker Liquor Friday, Saturday & Sunday 4-7 p.m.











Cincoro by Michael Jordan Casa Noble by Carlos Santana

Dos Primos by Thomas Rhett

Teremana by **Dwayne** "The Rock" Johnson

Villa One by Nick Jonas Santo Fino Blanco

by Sammy Hagar

Cabo Wabo by Sammy Hagar

Codigo 1530 by George Straight by George Clooney De Leon by P Diddy

Próspero

818

Hard to find tequilas! TRY BEFORE YOU BUY! Sample your favorite celebrity tequila at Kwiker Liquor every Friday, Saturday and Sunday 4-7pm



23028 Panama City Beach Pkwy. Next to Publix 850.234.1434 **Open 7 Days a Week!**

Connect with Us

Casamigos

by Rita Ora

by Kylie Jenner

THE BEST OF LOCAL DINING

IN THIS ISSUE

ISO: PCB's Best Soup & Salad

Tastebudz

ISO: PCB's Best Soup & Salad

By JACK Smith

While all of our featured restaurants offer a plethora of homemade soups and salads, I'd like to focus on two of my favorites, Caesar salad and she-crab soup. Most food-historians believe the Caesar salad was invented in the 1920s by an Italian immigrant named Caesar Cardini, a restaurateur with restaurants in both Mexico and the United States. On July 4, 1924, Cardini ran out of supplies at his restaurant, Caesar's, in Tijuana, Mexico (where Americans flocked to avoid prohibition restrictions). Improvising with what he had left on hand, the first Caesar salad was tossed (or so the story goes).

My all-time favorite soup is she-crab, a true southern delicacy. History tells us that she-crab soup was first made in Charleston, South Carolina, in the 1920s at The Rutledge house. There the butler, William Deas, was asked to come up with something special for visiting President William Howard Taft. We are lucky to live in a southern town that offers several versions. My favorite is found at...



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.christossportsbar.com



Angry Tuna 1701 S. Pier Park Drive, Suite 155, PCB | (850) 235-4632 One of Angry Tuna's specialties is their Seafood Gumbo. This delicacy is a delicious mix of gulf shrimp and other seafood so fresh it was probably swimming only a few hours ago. Fresh garden vegetables and a homemade broth give this dish a flair straight out of New Orleans.

The Shrimp Boat 1201 Beck Ave, Panama City | (850) 785-8706

shrimpboatpc.com

The Shrimp Boat Lobster & Shrimp Bisque is something you only wish you could make at home. You can't. This recipe is rich, creamy and jam-packed with juicy shrimp & lobster. When you dine at The Shrimp Boat, expect the best seafood on the Emerald Coast. This may not be Boston "but it's wicked good."





The Wicked Wheel

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

The Wicked Wheel's Mandarin Walnut Salad is a refreshing choice any time of the year. Think romaine lettuce served with Mandarin oranges, walnuts, red onions, tomatoes, bleu cheese crumbles, and cranraisins served with raspberry walnut vinaigrette on the side. This salad is full of flavor with every bite.

Christo's Sports Bar & Grill

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

Our She crab soup is a local favorite! It is homemade goodness with just a hint of spice. We also offer other homemade soups in the cooler months. Or come in and try a delicious salad. We have a Greek salad, tuna or chicken salad and beet salad. If you like fruit, try our seasonal salad that varies each month with what fruit is available for the season.





Mike's Cafe and Oyster Bar 17554 Front Beach Road, PCB | (850) 234-1942

mikescafeandoysterbar.com

Like all things at Mike's, the key word is traditional. This holds true for Mike's homemade Caesar salad, made with fresh ingredients like chopped romaine lettuce and parmesan cheese in a creamy Caesar dressing. When you go to Mike's you're at one of the oldest restaurants on the Emerald Coast; and when you go, tell Mayor that Jack said hi.



5121 Gulf Drive, PCB | (850) 235-3555 schooners.com The wedge with a view! A whole heart of romaine lettuce, bacon, blue cheese crumbles and blue cheese dressing sets this salad apart. Try it with our New Orleans style Seafood Gumbo!





Capt. Anderson's Restaurant

5551 N Lagoon Drive, PCB | (850) 234-2225 *captandersons.com* Try our Johnny's Special Greek Salad. Fresh crab meat and Gulf shrimp, iceberg lettuce and tomato wedges with Greek ripe olives, Salonika peppers, feta cheese and our famous Greek dressing. Crisp and refreshing!

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

Paparazzideli.com

Paparazzi Gourmet Deli offers a choice of three soups: chicken orzo, butternut squash bisque, and a traditional Italian wedding soup made with pearl pasta, fresh spinach, and mini meatballs. Pair with a caesar salad for their daily soup and salad special (\$9.95), or upgrade to their Greek or Papa salad for the perfect lunch.





Boon Docks

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

Like everything at Boon Docks, the Spicy Gumbo is fantastic. Gumbo appears to have started in Southern Louisiana about 1719 and was a combination of several cultures: African, French and Creole. The name comes from a West African word for okra, which suggests its origins may go back even further. Whatever the history, today's version at Boon Docks is as good as it gets. When you go, tell Hilary that Jack says hello.

The Good Samaritan

By Jack Smith

Last week I had to travel from Lake Powell to Panama City to see a client. We all say that we love and need the tourists, however they have turned a fifteen minute drive into an hour. After sitting in bumper to bumper traffic for 55 minutes I got off on the 23rd St. exit in Panama City only to run out of gas. In a rage, I walked over a mile in 94 degree heat and stopped in at Camping World and purchased a gas can. I then walked another half mile to the gas station, purchased fuel and began the walk back. I had hip replacement surgery this year and it finally said enough.

In desperation I stopped in at a used car dealership named



"Lucky Motors" (I did not know how aptly named it was). There I met Arsen, who after one look at my exhausted, sweating body, sprang into action. He returned me and my gas can to the car, only to find that the battery was now dead. Undeterred, Arsen took me back to the shop and picked up a battery charger,. Only we couldn't get to the battery, because when dead the computer shuts down all the power. He then called his friend who was a locksmith. Did I mention that it was 94 degrees? He, of course, refused any money.

If you are in need of a dependable used car, or just want to meet an honorable man, stop in at Lucky Motors and say hi to Arsen. I promise, you'll feel better about life, but maybe not the tourists.

Tastebudz

Fresh Catch at the Angry Tuna

BY BRITTANY KIRKE

Even though it may be a few hundred feet away from the sand, this beachy bar will have you feeling fresh off the boat. Tim Jacobi and Don "DJ" Janovyak have been pelagic fishermen for over 40 years and grew up on big boats fishing recreationally, a popular activity in this area. With their new restaurant, they wanted to honor that and celebrate the fish caught on big rigs off Pensacola and Gulf Shores. They opened in late 2018, intent on emulating the vibe of paradise and putting it all into one building on the beach.

Curious about how they got



their unusual name? Tim explains that pelagic fish "dart at bait and jump [...] they move so fast that it looks like they're angry." The nature of the fish has become a sort of groundwork for the names of the food and drinks they serve.



Menu Spotlights

Angry Ahi Tuna Oysters – Inspired and created by Tim's wife, Mary Beth. She was eating a seared tuna appetizer and then had a dozen oysters brought out to their table. When she got down to the last bit of her dishes, she combined them and fell in love with it. They are proud to offer the largest oys-



Cat 5 Hurricane – A drink big enough for two, this knockout cocktail has five different kinds of rum AND a floater. If you can finish the drink, you get a t-shirt! It was inspired by Hurricane Michael which devastated the Florida Panhandle. The Angry Tuna was open for only nine days before the hurricane hit. Instead of letting that get them down, they took all the food they had and were able to feed the community. They cooked for all the emergency workers and were one of the few places that had electricity when it happened.

Angry Punch – The Tom Cruise cocktail, this is the drink you sip on when you're out on the boat watching dolphins swim by. Super fruity and light, when you think about a vacation, this is your drink.



Seared Tuna Sliders - A house favorite, this dish comes with fries and showcases two seared Ahi Tuna sliders served on top of lettuce and ginger topped with wasabi cucumber sauce.

Weihenstephaner – A beer made by the monks, known as the oldest beer in Germany.

Hook and Cook - Bring in your fresh catch right off the boat and they'll cook it for you in house, served with two sides.

If you're looking for a lively spot to enjoy the view and ocean air, the atmosphere inside the Angry Tuna will feel like home to you. They have live music on the weekends, and you'll be amazed when you walk around the restaurant. Guests are welcome to bring in their own pictures to put alongside the memories that the walls hold.

There will be an oyster shucking contest at the end of the season on September 11, 2021. To stay updated, check out their Facebook page at www.facebook.com/angrytunaseafood.







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

Page 21

Events

To Do in PCB

Summer Concert Series Cancelled, Pending Events Conditionally Denied Permits as of Aug. 9, 2021

FROM THE CITY OF PANAMA CITY BEACH GOVERNMENT

Based on the health criteria set by Resolution 20-114, the City has cancelled the remaining Summer Concert Series and is conditionally denying pending special event permits.

On May 28, 2020, the Panama City Beach City Council approved Resolution 20-114, which set safety standards and protocols for the approval of special events, as it pertains to public health and safety related to the COVID-19 pandemic.

This resolution established certain standards for the approval of future special events, in part based on certain health criteria that included evidence of declining or flattened COVID-19 growth in Bay County, and evidence that county hospitals have adequate Intensive Care Unit (ICU) surge capacity.

Unfortunately, the number of COVID-19 cases in our community continues to rise with an average of over 200 new cases diagnosed each day according to the Florida Department of Health. Many of these patients are in ICU beds in our local hospitals. At this time, an adequate number of ICU beds does not exist to meet the needs of our residents and visitors should we experience a crisis/surge of patients.

Regretfully, this forces the cancellation of the remainder of the Summer Concerts Series scheduled for late summer and the denial of pending special event applications. This is a conditional cancellation and can be reversed if hospital conditions and other health criteria improve.

City officials and staff will continue to monitor the numbers and revisit this issue as needed, as we remain committed to the safety and well-being of our residents, visitors, employees and the community as a whole.

Summer Haze Music Festival in Santa Rosa Beach August 28-29, 2021

Southern Sound Music Alliance is so proud to present the inaugural Summer Haze Music Festival on August 28 & 29, 2021! This two-day event will feature over 15 of the area's favorite bands, food trucks, craft beer and art vendors. A portion of event proceeds will benefit the Cultural Arts Alliance and Food For Thought. "We love all the music festivals and events that come our area, but we wanted to create an event that focuses primarily on our local musicians," said Naomi Alvarado. Summer Haze kicks off on Saturday, August 28, at Gulf Place at 10:30 a.m.

Come out and enjoy a full day of music from Shawn Hartung & Scott Rockwood, Luke Langford, Tim Jackson, Chris Alvarado, Boukou Groove and more! Food trucks and various art vendors will also be featured. Ticket options include general admission, VIP and our Summer Haze cabanas!

The Official After Party takes place on Sunday, August 29, at North Beach Social starting at 11 a.m. Musicians for the day include Mari Gleason, Will Thompson, Electric Duck Phat and more. After another full day of local music, the Summer Haze After Party closes out with legendary New Orleans trombonist Big Sam Williams!

In addition to the weekend's festivities, the event will also be live streamed by XO TV. Tickets for the live stream can be purchased at https:// xotv.me/channels/477-summer-haze-music-festival.

Summer Haze is presented by Southern Sound Music Alliance, XO TV, and the Tip Jar Society. For more information on the artists, updates, ticket sales and sponsorship opportunities as well as becoming one of our vendors, visit www.southernsoundalliance.com/summer-haze-music-festival.

Pepsi Gulf Coast Jam at Frank Brown Park September 3-5, 2021

It's almost Labor Day weekend again, which means it's time for country music on the coast. Join us for the seventh annual Pepsi Gulf Coast Jam at Frank Brown Park in Panama City Beach, Florida! From September 3-5, you can enjoy the most exciting acts in country and southern rock music today.

In the morning, live it up at the beach, enjoying sublimely soft sand, crystal clear waters and the best in outdoor recreation. Spend the afternoon jamming your heart out to the best country music. Dance away the cool nights with sounds as fresh as a sweet Gulf breeze.

For six years, the Pepsi Gulf Coast Jam has been bringing you the freshest sounds in country music and this year is no exception.

This year's headliners are Chris Stapleton, Brooks & Dunn & Old Dominion.

Tickets range in price from \$149 General Admission to \$999 Side Stage Pass.

Military service members are eligible for a reduced general admission ticket of \$119.

Tickets are non-refundable and provide access to the full three days of the festival.

Early admission passes are also available. Purchase early admission for all three days for \$75, or on individual days for \$40 each.

Each ticket includes free access to the Pepsi Gulf Coast Jam Shuttle System which offers you a ride to and from the festival grounds. The shuttle begins at noon and goes until all concert attendees have left the park. The shuttle serves seven convenient locations in Panama City Beach. This way you don't have to battle traffic on your way to the festival and you can eat, drink and jam the night away knowing you're covered on the ride home.

The festival grounds will be well-stocked with food and drink. Worked up a thirst singing along with your favorite performer? Quench it with a cold Pepsi or a frosty Bud Light. Enjoy Happy Hour from 1:30 to 4:30 p.m. and get two beverages for the price of one.

As always, we like to show our gratitude to service members, so all military ticket holders will be allowed complimentary access to the Military Appreciation tent. Take your ease in our lounge seating, or kick back in a massage chair under the cooling fans.

Don't miss out on this chance to enjoy an amazing festival. Book your tickets today!

Visit gulfcoastjam.com for more information, updates and ticket link.





A SELECTION OF

CHAMPAGNES UNRIVALED

IN OUR PART OF THE WORLD

Copt. 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

Music & Arts

Studio 237 Music Lessons: **Types of Music Students**



By Lisa Cyr

Every so often, I see a social media post about a quiz to discover one's personality, IQ, best diet plan, makeup, hair color etc.... It's fun learning about oneself. Usually, there is a profile name type and corresponding letter abbreviation. If there was a quiz you took to discover your music student type, then, the names might go like this:

The Serious Dedicated Student (SDS) is the type to practice 30 to 60 minutes (or more) five days a week, progressing 2 to 3 levels in one year. They love the classics (various genres) and are focused on playing every note correctly and increasing to a faster tempo. Their ability to read music grows quickly since they hunger to complete their songs with a spirit of excellence. Expression, accurate tempo, and emotion is an intricate part of play which fuels their cycle of study. SDS's become strong performers, competitors, teachers, politicians, doctors, and musicians.

The Sacrificial Offering Student (SOS) is seeking

to please their parents. They communicate their boundaries right away by saying, "I am only here because my ______ is making me." or "This is just a hobby for me" or "We inherited my great aunt's piano, so.....' I usually smile and say, "Well, let's make the best of this situation and pick out some fun songs." Music appreciation is top priority and technique is second. The war of practice happens at home of which the student usually wins the prize to not practice. We choose one song to learn well and get ready for recital.



The Overcoming Student (OS) is studying music to overcome issues such as: a learning disability, hand coordination, memory, focus, following directions, shyness, bad school grades, confidence, etc.... Depending on their practice and consistent lesson attendance, an OS can develop excellent musicianship. The great reward is when their grades or functioning increases too!

The Recreational Student (RS) desires to simply have fun while learning to play. They love the process of learning and receive great reward and satisfaction from being able to play new songs and to experience improvement. Not always a recital performer but more of a music enthusiast seeking a life skill. A practice routine is usually three to four days a week. As great communicators, they let you know when things are getting a little too tough or when they want more. RS's often become excellent players who may transform into a SDS.

The Music Appreciation Student (MAS) is a combination of the RS and SOS. This student refuses to practice yet loves music. Their parents are perfectly fine with it. So, we have the "happy/sad" lesson. The student totally forever enjoys playing at the same level without progress. Internal conflict happens when their desire for a more involved song arises and yet their ability is not developed. Once we return to their "safety level zone," all becomes well. With no parental expectations, this is a stress-free relaxed stagnant situation.

So, here we are with the typical four quadrant student type. You are either a SDS, SOS, OS, or RS. Plus, there are lots of Variety Internal Profiles (VIP) type combinations like the MAS. As far as music study goes, I like to think that we are all VIPs (very important persons).

Studio 237 Music lessons teaches children and adults in Santa Rosa Beach. Our staff of teachers are ready to teach you piano, guitar, ukulele, drums, electric guitar, bass, voice, violin, cello and more! Give Ray or Lisa Cyr a call 850.231.3199, visit our website www.Studio237Music.com.



Center for the Arts Opens New Exhibits

The Panama City Center for the Arts opened three new exhibitions on August 6th.

On display in the main gallery is artist Don Taylor. Don is a native of St. Augustine FL and graduated from St. Augustine High School, obtained a BS and MS from the University of Florida, and a DVM from Auburn University. Don came to Panama City in 1972 to start veterinary practice, retiring completely in 2018.

Taylor has been involved in art since childhood, and after college graduation in 1964, he started oil painting, then acrylics, then moved on to watercolors as a hobby.

Don's style of art gradually evolved into loving the traditional concept of transparent watercolor, and taking that concept further in plein air journaling using watercolor and pen/ink when traveling around the world. Don's travels have provided virtually all the inspiration for his paintings in the last 20 years.

His techniques revolve around "the classical use of watercolor, using only transparent colors, no white paint and no opaque colors," said Taylor. "This allows the white of the paper to provide a brilliant luminescence and beautiful glow." The collection for this show is a compilation of work over the last 10 years and includes different categories such as animals, landscapes, architectural, figurative, and portraits.

"We are thrilled to welcome Don Taylor back to exhibit his beautiful watercolors at the Center for the Arts. Whether he's teaching watercolor or serving through various boards and committees, he's always been a staple in our arts community," said Jayson Kretzer, executive director at the Center for the Arts.

On the first floor in the Miller gallery, artist Jason Miracle is displaying his work full of dense and colorful imagery in a show titled, "Brute Force."

Jason Miracle is a visual artist living and working in Panama City Beach, Florida.





Miracle received his BFA from the Rocky Mountain College of Art and Design in Denver, CO. He has shown in galleries and museums in Florida, California, Colorado and China.

When asked where his work draws inspiration from, Jason states, "mythology, religion, science, history and pop culture," as well as "fusing graphic comic book style illustration with traditional portraiture to create dense and colorful imagery."

Jayson Krezter, executive director of the Bay Arts Alliance says, "As a comic artist myself, I've always been drawn to Jason Miracle's work. His sense of style and control of color is excellent and I can't wait to see his work hanging in the Mary Ola Miller Gallery."

Some of his recent work explores the mythology and archetypes of professional wrestling, while other pieces reference folktales and legends.

While visiting the Center for the Arts, don't forget to stop by the cafe and gift shop where featured artist Janna Elzawahry, a local high school student, will have her artwork on display.

Janna Elzawahry, 17, is a local artist who uses photography

Mural Program Brings Fresh Color to Downtown Panama City

BY BAY ARTS ALLIANCE

The Bay Arts Mural Program is about to complete the biggest mural to date. It is located on the side of Ocean Oriental Market on 6th Street and Harrison Avenue and has been named "the Welcome Wall."

The wall features eight local artists who are longtime fixtures of the arts community. The artists were each assigned a section to create art in their own unique style, essentially creating eight different murals on one wall.

"We've been planning and working on this mural for a year now, and we are so excited that it's finally becoming a reality," said Jayson Kretzer, executive director of Bay Arts Alliance. "This wall is the perfect place to introduce locals and visitors alike to the amazing and diverse group of artists we are lucky to have here in Panama City."

The artists who are featured on the wall are: Heather Clements, Christon Anderson, Joyful Enriquez, Jayson Kretzer, Paul Brent, Olga Guy, Christence Taylor, and Heather Parker.

"Murals are very expensive undertakings between artist fees,



supplies, protective coatings, and equipment," said Jayson. "We would not have been able to paint this mural without the support of the owners of Ocean Oriental Market, the Downtown Improvement Board, and the incredibly generous donation of a boom lift by United Rentals. We can't thank them enough!"

"Public art is a priority for downtown so it's only natural that the DIB supports the mural program," said Catherine Shores, a DIB board member and downtown building owner. "This program, implemented by Bay Arts Alliance, has brought us three so far, with many more on the way. Seeing people enjoy these installations is awesome!"

Bay Arts Alliance

Since 1978, Bay Arts Alliance

has served as the local arts agency for Bay County. Their mission is to support, promote, and develop the arts as essential to the revitalization and growth of our community. They provide opportunities for enrichment through exhibitions, educational experiences, and quality performances. They are committed to responding to the ever-changing needs of the community, supporting innovation, and connecting endeavors of all arts or-



ganizations. Bay Arts Alliance has brought countless national touring performances to the area and was the primary force behind the annual Backstage Pass concert series at the Marina Civic Center.

For more information, visit their website at www.bayarts.org. For artist opportunities go to https://www. pccenterforthearts.com/artist-opportunities.

CENTER FOR ARTS

continued from previous page

and paint to depict a visual tour of her mind. With her art, she hopes to showcase a side of the world that most people don't notice. She enjoys taking pictures of nature, animals, and fluid motion.

These artists' work will be on display until August 28. The Center for the Arts will be open from 10 a.m.-5 p.m., Tuesday– Thursday, 10 a.m. - 7 p.m. Fridays, and 10 a.m.-5 p.m. Saturdays.

Panama City Center for the Arts

Panama City Center for the Arts is the arts center in the center of downtown Panama City housed in the beautiful 1925 City Hall building. Panama City Center for the Arts is managed by Bay Arts Alliance. In the Center for the Arts, Bay Arts Alliance provides visitors and the local community with creative enrichment through monthly art shows and exhibitions, films, concerts, educational art classes for all ages, and special focus classes for Bay County school trips. The facility and grounds are under the ownership of the City of Panama City.



Image: With Stephenie Craig, LCSW Image: With Stephenie Craig, Cost Stephenie Craig, LCSW Websig Mile 221-9987 | stepheniecraig@iourneybrayely.com Affor cont



918-221-9987 | stepheniecraig@journeybravely.com **Todd Craig** Life & Leadership Coach 918-740-1232 | todd@journeybravely.com

www.journeybravely.com

NEED TO PUT YOUR BUSINESS ONLINE?

Beautiful, User-Friendly Websites at Affordable Rates



Websites Social Media Graphics Email Marketing Logos & Branding Advertising Print Design Promotional Items

850.376.6255 | kim.designworks@gmail.com | kimatdesignworks.myportfolio.com

🔅 Wellness



By Dr. RICHARD CHERN, M.D. The most basic definition of menopause is 12 months with no period. There is no mystery here. All women will eventually

experience menopause and most see menopause as an event you must go through and once the hot flashes or other symptoms end it's over. Unfortunately, this part is wrong. The thought that menopause the dust that menopause is unfortunate, because in reality this is just the beginning of menopause starts it never ends. The truth is once menopause

Well known symptoms such as hot flashes, vaginal dryness or moodiness are experienced by most women and they come to expect these during the peri-menopausal time when the body is transitioning to menopause. The thought that menopause ends when these symptoms end is unfortunate, because in reality this is just the beginning of menopause. The truth is once menopause starts it never ends. Menopause signifies the ovaries going into retirement and once they stop working they never restart. Just because hot flashes stop does not mean you are in the clear and, in fact, this is when things get considerably worse.

The ovaries' job is to pro-

duce estrogen and testosterone! When this production ceases, you lose both of these hormones as well as protection they provide against numerous diseases. During menopause, the body begins its slow decline into old age. Both estrogen and testosterone protect against heart attack, cancer, strokes, osteoporosis, Alzheimer's and so much more. Breast cancer, stroke, and heart attacks happen to be the top three killers of menopausal women, and the reason is because of the lack of testosterone and estrogen. We previously discussed the recent study showing that testosterone pellets in women decrease the risk of breast cancer in post-menopausal women by more than 50%!

In our clinic, the majority of post-menopausal women we see have a common complaint. They cannot stay asleep all night and routinely wake up much earlier than they want and then can't get back to sleep. This is from a lack of estrogen and actually happens to men as they lose their estrogen. Yes, men have estrogen! Estrogen plays a major role in maintaining sleep. No estrogen = No sleep. And no sleep is associated with all sorts of problems such as anxiety, depression, increased risk of cancer, Alzheimer's and more. Hair starts thinning, skin gets thinner, fatigue happens faster, memory starts failing. These changes all occur because of a lack of hormones.

Did you know that testosterone is the most prominent hormone in the female body throughout their entire life? Testosterone plays a major role in the prevention of disease, it improves mood and can reverse osteoporosis.

Dr. Richard Chern, M.D. has been providing BioTE bio-identical hormone therapy longer than any other physician in the region. He trains providers throughout the U.S. on hormone therapy for men and women. He is a key opinion leader for BioTE and has participated in studies on the efficacy of both testosterone and estrogen in the prevention of disease.

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

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 housekeeping, 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.

Helpers

Care and comfort at a moment's notice. 850-270-4064 • 1038 Jenks Ave., Panama City seniorhelpers.com/fl/panama-city FLORIDA LICENSE #299994598



Now offering Weight Loss Treatment!



Three Years In A Row! Thank you Destin! Dr. Richard Chern, MD 12889 Hwy 98W, Suite 107B Miramar Beach, FL 850-837-1271



bioTE

Remember

feeling young?

Feel it AGAIN!

bioTE

thehormonerestorationcenter.com

Lauren Moon to Chair Emerald Coast Walk to End Alzheimer's



Lauren Moon, closing assistant at Setco Services LLC, has joined the Alzheimer's Association as the

2021 Walk to End Alzheimer's event chair for the Emerald Coast. The event is scheduled for Nov. 13.

"When my grandmother, Ivie, was diagnosed with Alzheimer's in the early 2000s, my family became involved with the Association and created a Walk to End Alzheimer's team in her honor," Moon said. "This tradition continued for several years and greatly influenced my decision to join the Walk Planning Committee when I relocated as an adult to the Emerald Coast. It has been my privilege to help carry on a tradition that meant so much to my family and to

walk in memory of my grandmother and all those who have
been impacted by Alzheimer's
disease."

The Alzheimer's Association Walk to End Alzheimer's is the world's largest event to raise awareness and funds for Alzheimer's care, support and research programs. On Walk day, participants honor those affected by Alzheimer's with the poignant Promise Garden ceremony — a mission-focused experience that signifies their solidarity in the fight against the disease. The different colors of the Promise Garden flowers represent participants' personal connections to Alzheimer's and their reasons for walking.

While the Alzheimer's Association is moving forward with hosting the Emerald Coast Walk in person, Walk Director Tina Henson noted that the health

Wellness

Your Balance System: How Your Ears Play a Role

By Starkey Hearing Aids **Diagnose your dizziness**

While most people simply say, "I feel dizzy" when describing their symptoms, it's important for your doctor to know which type of dizziness you feel.

Take balance issues seriously. Often taken for granted, good balance is necessary to perform daily activities. But our balance system is complex and delicate, and many things can contribute to loss of equilibrium or dizziness. While balance problems can occur at any age, for people 65 and older balance related falls account for more than half of accidental deaths, and more than 300,000 hip fractures a year according to National Institutes of Health. Balance issues at any age should prompt a visit to a healthcare professional who can properly diagnose and treat the problem.

Light-headedness is the feeling that you are about to faint or pass out. Although you may feel dizzy, you do not feel as though you or your surroundings are moving, and it's usually not caused by a serious problem.

Vertigo is the feeling that you or your surroundings are moving when there is no actual movement taking place. Vertigo is typically a symptom of a more serious, underlying condition.

Vestibular Organs Balance 101

Two tiny sensory organs near the cochlea in the inner ear, called vestibular organs, are key to maintaining balance. Each is filled with fluid (called endolymph) that moves when your head moves placing pressure on tiny hairs in your inner ear.

When the body changes position, the tiny hairs send signals to the brain which are combined with information from the eyes, nerves and muscles. Using all this information, the brain helps you keep your balance.

Common Equilibrium

Disorders

Benign paroxysmal positional

vertigo (BPPV). The most common disorder of the inner ear's vestibular system, BPPV causes brief but intense episodes of vertigo when you change the position of your head, such as sitting up in bed. Causes of BPPV vary, from migraines and viruses to drug reactions, but treatment is available.

Ménière's disease. This inner-ear disorder can cause unpredictable episodes of vertigo, sometimes severe, and can lead to hearing loss. Ménière's is a chronic condition, but treatment can relieve symptoms. The exact cause is unknown, but symptoms appear to result from abnormal amounts of endolymph fluid.

Why your balance might be off

Balance issues arise when something interrupts this coordinated process. Aging can result in the natural loss of endolymph fluid and cause the small hairs in the inner ear to become less sensitive. Infections, head trauma and certain illnesses can also cause balance disorders and dizziness. For more information about hearing and balance, talk to your hearing healthcare professional.



LAUREN MOON

continued from previous page

and safety of participants, staff and volunteers remain the organization's top priorities as decisions are made about event details.

"Although we are looking forward to gathering in person this fall, we want to ensure that all those who wish to show their support are able to do so in a way that is comfortable for them," Henson said. "That's why, like last year, we're offering options to participate in Walk online and in local neighborhoods as well."

According to the Alzheimer's Association, more than 6 million Americans are living with Alzheimer's disease – a leading cause of death in the United States. Additionally, more than 11 million family members and friends provide care to people living with Alzheimer's and other dementias.

To register and receive the latest updates on this year's Walk to End Alzheimer's, visit alz.org/walk.

Alzheimer's Association Walk to End Alzheimer's[®] The Alzheimer's Association Walk to End Alzheimer's is the world's largest event to raise awareness and funds for Alzheimer's care, support and research. Since 1989, the Alzheimer's Association mobilized millions of Americans in the Alzheimer's Association Memory Walk®; now the Alzheimer's Association is continuing to lead the way with Walk to End Alzheimer's. Together, we can end Alzheimer's.

Alzheimer's Association®

The Alzheimer's Association is a worldwide voluntary health organization dedicated to Alzheimer's care, support and research. Its mission is to lead the way to end Alzheimer's and all other dementia – by accelerating global research, driving risk reduction and early detection, and maximizing quality care and support. Visit alz.org or call 800.272.3900.

Do you hear what I hear?

Probably not, but we can help you hear much better.



Change your perception, change your life.

Most people don't know what to expect from hearing aids. Misperceptions and secondhand 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 appealling and effective.

Schedule Your FREE Hearing Screening Today!



A Division of Hear Again America Miramar Beach 42 Business Centre Dr., #304 Panama City Beach 3133 Thomas Dr.



People

🐞 Musings

By SEAN DIETRICH

Today at the store I watched a young guy hold the door open for a mother of three. He trotted ahead and threw open the door with a grand flourish as if to say, "After you, mademoiselle." The woman stopped cold in her steps.

She had a baby on her hip, a toddler holding her hand, and her oldest child was bringing up the rear, finger shoved in his nose. The woman was young, her clothes had food stains on them, and she looked like she hadn't slept since the last papal installation.

"Thanks," she said. And her face was bright red.

What I want to know is why. Why did this young man perform this small act of goodwill? After all, I'm sure the kid has a chaotic life just like the rest of us. I'm sure he was in a hurry. He had important stuff going on, places to be, people to text. So why did he take 12 seconds out of his day to help a stranger?

Furthermore, what purpose did this nicety really accomplish within the grand schematic of existence?

Let's be honest here. Did this woman need

help opening a door? Not really. We are talking about a woman with perfectly functional opposable thumbs. She had plenty of options when it came to opening a door for herself.

She could have (a) set her kid down and simply opened the



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





door. Or she could have (b) told the oldest kid to quit digging for nasal gold and open the door. And of course there's always (c) using her foot.

The hack journalist in me was curious, so I approached the kid and asked why he opened the door.

His first reaction was embarrassment. Then he added, "Aw, it was really nothing, man."

Nothing.

Astounding. Because it didn't look like nothing. If this act was indeed nothing, then why did it make me feel good all over? Why did I come home and write several paragraphs about a kid I'll likely never meet again? I'll tell you why: to meet my daily word count.

But also because being nice is not nothing. Kindness, by definition, is the exact opposite of "nothing."

Yesterday, I went to get my haircut. Before my appointment I sat in the waiting room, reading a 17-year-old dry-rotted copy of "Woman's World."

Meantime, I watched a hair stylist cut an old man's hair, making conversation, and just generally being cheerful. The man spoke with labored speech, and half his face was paralyzed. I was thinking maybe he'd had a recent stroke.

When the haircut was finished, the stylist removed his cape and told the man the haircut was free.

The old man couldn't believe it. He did what most decent guys would've done and removed \$20 from his pocket.

The stylist said, "No. Please. I don't want your money."

He insisted; she refused. They did this little dance for several minutes until the man finally gave up and thanked her, then turned to leave. But before he exited, do you know what he did?

He gave the money to a woman seated in the waiting area. The old man handed the lady cash and said with strained speech, "Your haircut is on me today, ma'am."

The woman appeared moved by his generosity. She thanked him and didn't even bother explaining that no procedure involving women's hair ever costs less than, at minimum, \$250.

But that's not the point. What I'm getting at is: why? Why all this goodwill toward men? What's it all about?

And the reason I ask is because all these charitable people you encounter aren't just random folks. These are your neighbors. Your coworkers. Your family. You are one of these people.

For the past several weeks my mother-in-law has been lying in her sickbed under hospice care. Nurses are constantly checking her stats, administering meds, and telling us to prepare ourselves for death. We have spent these last days holed up in a house just waiting.

At times it's been exhausting. Sometimes it's been tough just remembering to eat regularly, let alone to keep writing mediocre columns.

But that's where you stepped in. Over the past weeks you have flooded my family with emails, texts, messages, greeting cards, letters, care packages, anonymous pizza deliveries, bouquets, grocery drop-offs, and acts of kindness.

And all this kindness, to be perfectly honest, sometimes makes me feel sort of ashamed. Because sometimes I forget how good people are.

Sometimes it's too easy to notice only the bad in this world. Sometimes it's just simpler to focus on sadness. Sometimes it's more convenient to see unfairness, injustice, and all the depraved souls who commit senseless acts of daytime television.

Sometimes I begin to have my doubts about our species. Sometimes I lose my way.

But then you come along. Smiling Holding open the door. No, you might not be changing the entire world. But if you ask me, you are showing the world how such a thing can so easily be done.

So don't tell me it's nothing.

Musings

A Pastor's Ponderings: Summer Refreshment for the Soul



By Pastor Jeff Wade, The Rock of Panama City Beach

As I write this today, it's the first of August and it's hot on the beach. It's been kind of hot these past few days. It's been the kind of heat that makes you want to stay inside and do as little as possible. For some reason, my family and I actually put family and church activities on the calendar this week. Not just that, but we planned these activities to be outdoors of all places. Now that they are here, I'm wondering what in the world I was thinking!! From everything to camps for kids to community service days, most of what a lot of us have been doing has been outdoors in the heat.

While I do appreciate all this abundant PCB "funshine" as I like to call it, the heat takes a huge toll on the human body. Not only am I a Pastor, but I also enjoy running. If you saw me doing it you would call it jogging, but in my own head, I like to think I am actually running. What I have experienced is that the speed and distances that I was covering back during the fall, winter, and early spring have been drastically reduced during these dog days of sum-



mer. The heat just seems to suck the life out of a human body. No matter the activity, if you stay out in the heat too long your body just simply becomes tired.

Spiritually, the same thing happens quite frequently. It's

not the sun that does it, but instead life has a way of throwing things at us that make us weary and lessens the quality of the abundant life that Jesus came to give. In our spiritual seasons, there are simply things that cause us to tire faster, lose patience quickly, and give up more easily. I suppose if we were to try and list the things that cause this, the list would be endless, but a few things come to mind that you may be experiencing. Bad relationships, resentment, people who gossip, division, traffic, Coronavirus, politics... you name it, in its right season, these things, just like the hot summer sun, sucks life out everyone, even the most seasoned believer. I can't change the temperature, and I can't change traffic, nor can I change many

of these circumstances. And in my recognizing that, I become overwhelmingly thankful that I have the Word of God to lean on as well as a personal relationship with Jesus. All of us have access to this through the way of salvation.

Jeremiah 31:25 says, "I will refresh the weary and satisfy the faint."

This is one of many verses that I lean on during times of exhaustion both physically and spiritually. God is both the maker of the sun as well as the one who gives and refreshes us in our time of need. If you find yourself tired and weary because of life, there is a savior that we can lean on. He wants to save your soul and refresh and renew your life. Just ask him. His name is Jesus.

Book Review: Unbroken By Laura Hillenbrand

Review by Jack Smith

Every Summer I like to go to my home library and reread some of my favorites. Any publication by Laura Hillenbrand is among those "must be read again." I first discovered her by reading "Seabiscuit," the story of the American depression and a small horse that helped the people survive that era. I did not think she could ever equal that work of art until I read "Unbroken," the story of Louis Zamperini, a former juvenile delinquent turned Olympic athlete turned prisoner of war. In this book, Hillenbrand breaks the unwritten code for American authors to downplay the atrocities of the Japanese during World War Two. Think of the Bataan Death March and the brutal treatment of prisoners of war etc. Modern authors tend to write about the unforgivable sin of unleashing the atomic bomb, which saved millions of American lives, without including these other details for context. The book shows us the underbelly of war through the eyes of Louis Zamperini and his bomber crew who were shot down and suffered unspeakable tortures as POWs. The real story is man's ability to survive the unthinkable. After the war, Louis returns a vengeful, broken man



who turns to alcohol, abuses his family and exhibits all the symptoms of what we now know to be PTSD. It's also the story of men, like my father, who were able to put aside the horrors of the war and help build a new country. Zamperini's wife, Cynthia, goes to hear a young evangelist preacher who she believes can finally help Louis. Threatening divorce she makes Louis attend a tent revival meeting and hear the preacher. After leaving the meeting Louis returned home a changed man who spends the rest of his life teaching the "act of forgiveness" all over the world. As a historical note, the young preacher's name was Billy Graham.



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



🔅 Lifestyle

Serenity Retreats: a Respite for Mind, Body, and Soul

By Maggie Little

If we thought we had control over our lives, the pandemic of 2020 has taught us to think again. The question is no longer, "Am I in control or not?" Rather it is, "How do I respond in a situation beyond my control?" Reinhold Niebuhr's Serenity Prayer offers an oft-quoted solution:

"God grant me the serenity to accept the things I cannot change; courage to change the things I can; and wisdom to know the difference."

Mallory Fields, owner of the new business, Serenity Retreats, had already been deeply impacted by this prayer long before the pandemic. Finding herself immersed in a painful family situation, Mallory courageously sought the means to come to terms with her circumstances. Rather than lashing out in anger, she chose to fall back on her faith. Instead of wallowing in self-pity, she sought help from counselors at an intensive Christian retreat in Colorado. It was there that she encountered The Serenity Prayer.



The Serenity Prayer along with her own, "Lord, can there be a beautiful purpose for my pain?", inspired her to launch this new endeavor. Her focus? She wants to extend help to other women struggling with the grief, betrayal, or tasked with caring for a sick child, spouse or parent. "So much of grief is private in nature, I wanted to create a retreat, more dynamic than the one I attended in Colorado, where women can come alongside others in their pain to participate in a whole-body approach to healing," Mallory said. "I had a dream for women to come together for a healing experience that would engage the mind, body, and soul."

The three-day, all-inclusive Serenity Retreats are based on four basic pillars. First, the re-



treat is set in a beautiful beach home in Grayton Beach, Florida. The beach landscape, along with an intimate setting with other women and a personal in-home chef on hand to prepare fresh, healthy, and delicious meals are just part of the Serenity retreat package. "I want these women to feel pampered and cared for. I want to show them that God cares for them in their suffering, that he loves to give great gifts, and that his steadfast love never ceases," Mallory explains.

Emerald Coast Hospice Presents the 11th Annual Women's Work-Life Symposium

The Panama City Beach Chamber of Commerce is proud to host the 11th Annual Women's Work-Life Symposium presented by Emerald Coast Hospice. The date is set for Friday, September 24, at FSU Panama City's Holley Academic Center and will take place from 7:30 a.m. – 3:30 p.m., with a cocktail hour to follow.



At this leading women's event on the

Emerald Coast, over 300 women will have the opportunity to come together for a full day of networking, professional development, and personal growth opportunities. The day will feature two influential speakers, Pam Tebow and Kay Frances, that will both address topics beneficial to help women maintain a healthy work-life balance. Attendees will be able to select from six breakout workshops of their choice.

Attendees will also enjoy a delicious networking breakfast catered by Cahall's Deli, a coffee bar, mimosas, as well as lunch catered by Beau's. An exhibitor showcase where attendees will have the opportunity to shop at a variety of unique booths will be featured during the event breaks and continue throughout the event. The day-long event will conclude with an unwinding social hour on the water-front terrace with cocktails and desserts.

Each woman will receive the much-anticipated Women's Symposium swag bag filled with premium items and a Symposium Journal with information on all speakers, the event, sponsors, and exhibitors. Door prizes and giveaways will also be presented throughout the day.

Register today and treat yourself to an experience that will leave you feeling empowered, encouraged, and ready to take on the world! Please go to www.pcbeach.org/women for more information and to register.

Second, the retreat features fifteen hours of group intensives led by qualified and skilled counselors. Mallory believes there can be significant healing in a group setting. "One can see that their own struggles are often shared by others. This shared experience can lead to understanding, hope, and change. Immersing themselves in group therapy intensives will give attendees needed tools that they can take home and implement in their daily lives," says Mallory.

Third, several wellness activities such as biking along scenic 30A, paddle boarding on the area's emerald waters, and hiking in beautiful Grayton Beach State Park will be encouraged as a means to reduce stress. Mallory's hope is that when women find fun and relaxation through these retreat activities, they will feel inspired to implement daily movement when they return to their homes.

Last, but not least, the retreats are centered on a biblical curriculum. Mallory believes if retreat attendees want their lives to change, they must engage with Scripture. She says in this biblical approach to healing, women are taught to cry out to God in their pain and trust that he will hear them.

Mallory emphasizes that attending a Serenity Retreat will require attendees to accept that they need help. "It will take courage to move forward with healing," Mallory explains, but she attests that those who attend will receive help in the process. To book a retreat for yourself or someone else please visit www. serenity-retreats.com.

For those who wish to receive individual one-on-one counseling with a licensed therapist, an individual retreat option is also available. Both group and individual retreats will begin in October-November of 2021.



Lifestyle

Thinking Outside the "Big Box Store"

By Kim Brazell, Marketing Director, Flooring Depot of Panama City

When you think about buying new floors for your home, what's your first thought? Do you think about what type of flooring you want - hardwood or luxury vinyl plank (LVP), carpet or tile? Or are you looking for the best deal? Do you think the only options for buying flooring are the big box stores because they must have the biggest selection? Right? Wrong. It's time to start thinking outside the "big box" and look to your local retailer. You might be surprised just how much you get when you step outside the box.

Selection, Selection, Selection

Flooring Depot of Panama City, a locally owned and operated retailer with the largest selection of flooring in Bay County, offers a number of top national brands including Mohawk, MSI, Florida Tile, Karastan, Armstrong, Engineered Floors, Southwind, Marquis and many others. The store is full of options, not just one small section, delegated to the back of a "big box." Whether you are looking for hardwood, luxury vinyl flooring or carpet, the color options and brands are numerous. Flooring Depot even allows you to take home a sample so that you can see the color and style in your space before you order. Just check out the sample and bring it back when you are done.

Budget and Price

When you begin to look for floors make sure you know two things - approximately how much you are going to need and your budget. Don't worry about getting your measurements exactly right. A member of our installation team will do more precise measurements once you select your product. But for the purpose of buying, knowing how much you need allows you to look at options that keep you in your desired budget.

Don't be shy about sharing your budget with your salesperson. They can best help you if they know exactly what you are



looking to do and how much you want to spend. Not only is our selection second to none, but our prices are competitive. We will meet or beat most box store quotes. Working one-onone with a salesperson in a locally owned and operated business means there is flexibility in pricing to stay within your budget.

Knowledge and Customer Service

Purchasing flooring is a longterm investment. So, you want to choose a retailer that is both knowledgeable about the products they carry, but also provides prompt and expert customer service. Our professional sales staff is highly trained and only sells flooring. They aren't stretched department to department. They are experts and can help you get the absolute best product for your money.

In-Store Financing

Do you think only big box stores offer in-store financing? Flooring Depot of Panama City offers a Direct to Device financing program through Synchrony Bank. If you are interested in pursuing this option, we will send you a code directly to your tablet or phone where you will apply for in-store credit. We don't see your information, only Synchrony does. They work to approve your application quickly so that you can immediately begin shopping using your approval to purchase the product you want.

Installation

Are you a DIYer that's comfortable installing a floor or are you one that wouldn't know a level if it smacked you in the hand? Tons of customers fall into both categories. If you're a DIYer, our sister store, Coastal Flooring Supplies, (located right next door to Flooring Depot) has all the items you need. The sales staff there can guide you in selecting the best supplies for your project.

If you'd rather have our experts do the heavy lifting, then we'll schedule your installation once your products arrive. All you need to do is open your home, and we'll take care of the rest. Our installations come with a one-year guarantee.

No matter your flooring needs, we have you covered! Come see us at 1310 W. 15th Street, Panama City, FL or give us a call at (850) 785-2216.



 Largest Flooring Selection in Bay County
 Financing Available
 Installation Available

SHOP & SAVE SALE the Entire Month of August!

12 x 24 Tiles Starting at \$.69 sq ft Wood Plank Tiles Starting at \$.89 sq ft Carpet Remnants \$.59 sq ft Vinyl Plank Starting at \$1.49 sq ft Mosiacs Starting at \$2.99 per piece There's No Better Time to Upgrade Your Home!

> Flooring Depot OF PANAMA CITY 1310 W. 15th Street | Panama City, FL 32401 850.785.2216 | flooringdepotofpanama.com

Lifestyle

Design and Culture: Modern Storage Solutions

Are you shopping for cabinetry? There is a checklist you are going to want to have when you're ready to build or remodel your kitchen and baths. First and foremost, it's always a good idea to get a kitchen designer at the beginning of your project whether you're building a new home or rebuilding to ensure your dream results. Wood type, color or stain and door style are next on the list and then comes functionality and organization for our busy modern lives. New and exciting modern storage solutions are being created every day.

There are so many options to organize and create not only a beautiful but a functional space. Standard cabinetry will usually come with shelving and unless requested, lower cabinets will not have full depth shelves. Roll out shelves are our favorite accessory for storage in lower base cabinetry and pantries. I know most of us have found items in the back of our lower cabinets or pantries that we forgot we had or maybe expired, lol. Roll out shelves come in all different sizes and variations for organizing food items, pots and pans, Tupperware, etc. and they will change vour life. No more lost items in the back of those base cabinets! That is why it is one of our favorite storage solutions. Deep drawers are another great functional option to add to your base cabinetry. Partitions, shallow roll out shelves, peg boards, and two tier cutlery trays can be added to deep drawers to add functionality and improve organization.

Now if any of you are like me, spices are one thing I need organized in my next kitchen.





My husband loves to cook, and we have an astronomical collection of spices. I can't wait to remodel and add some spice organization. There are different options depending on the layout of your kitchen and where you would like your spices to be. Vertical pull out spice racks are a good option. These can flank your range with one on each side, either in the base cabinet or you can flank your range hood in the upper cabinets. Another



option is a cabinet with a door rack. The shelving is shallower, and racks are added to the door for options to organize. If your kitchen has a corner cabinet, turntables create functionality for those hard-to-reach areas.

Don't forget about your vanities when thinking about storage. One of our favorite storage cabinets is a vanity grooming rack. Roll out trays are another option for bath vanities. I've only touched on a few of the modern storage solutions available, so for more ideas visit www.durasupreme.com/storage and www.hardwareresources. com to view options and inspiration for your new kitchen available at Granite Plus. Or, you can stop by or give us a call and we will come to you and discuss your new kitchen and baths.









DURASUPREME



Know Your Pro: Framer Jacks

What began as a niche project building custom greenhouses and barns on a midwestern vineyard has since blossomed into a custom framing company that emphasizes craftsmanship. As the construction industry has evolved to focus on prefabricated processes, the art, mystery, and love of the carpenter's craft was seemingly lost along the way; although perhaps not forever. In 2018, Framer Jacks, a family-owned company, was officially named and began breathing life into the local building industry.

While there are many other companies that offer similar services, few have been able to capture the art of the build like the team at Framer Jacks. Consequently, Framer Jacks has emerged as one of the lead-



ing framing and siding teams throughout Pensacola, Destin, Scenic Highway 30A and extending into Panama City Beach. With the vision and skill to bring dreams into reality, no project is too big or too small for the Framer Jacks team.

As we all know, our strip of the Emerald Coast is exploding with construction right now. With housing prices continually rising, the need to maximize living spaces for added value has become a priority to homeowners, while builders struggle to keep up with demand for new homes. The desire to create something unique and beyond even the highest of expectations is what fuels the team at Framer Jacks. This company insists on combining only the best of modern structural building sciences while preserving the decorative carpentry craft of old.

Framer Jacks is a group of energetic professionals specializing in new residential framing, custom additions, timber structures, outdoor living spaces, modern Hardie siding, coastal wood siding, and decorative exterior trim. However, the growth of this company won't stop there. Having recently broken ground on their own facility, Framer Jacks is excited to introduce their very own product line to the Florida panhandle. This product line will showcase timber frame structures, pavilion packages, and full exterior trim packages while also offering custom carpentry components such as vented louvers, timber brackets, and decorative corbels.

Framer Jacks focuses on quality, artisanal craftsmanship one unique project at a time. Whether it be a simple pavilion by the pool, a full exterior remodel with intricate details, or a brand new custom home, Framer Jacks' expertly trained carpentry professionals will be happy to schedule a consultation. For more information call Framer Jacks at (850) 603-3356, email construct@framerjacks. com, check out their website at www.framerjacks.com, or follow them on Instagram @framerjacks.



VISITMYPCBLIFE.COM TO READ OUR LATEST ISSUE

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

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.





The UPS Store

Know Your Local Realtor





Cindy Armstrong Karr

Cindy has been selling the world's most beautiful beaches in Panama City Beach for over 27 years. Cindy's extensive knowledge of the real estate market, property management field and top-notch customer service helps her buyers and sellers make the best decisions about their real estate needs! Cindy is also an award-winning agent in the Berkshire Hathaway HomeServices network, always striving to achieve her goals. Let Cindy help your real estate dreams come true.

Contact Cindy: cindysellspcb@gmail.com | 850-303-3477



Mark Oberg

A Family Tradition in Real Estate, Creating Clients for Life.

Mark Oberg is a third-generation Realtor, having been raised in the real estate Industry since 1977. Mark specializes in residential real estate and is highly successful at listing, marketing & selling beach front condominiums, single-family homes, and estates. In addition to being a licensed Sales Associate in Florida, Mark is also a licensed Associate Broker in Cobb County, Georgia. Mark takes pride in providing quality services, with integrity, to sellers and buyers with the goal of being their forever agent.

Contact Mark:

mark.w.oberg@gmail.com | 404-406-4887



Angela Blissett

Angela Blissett has been in the real estate business for over 33 years, holding licenses in both Florida and Alabama. She also has experience with international transactions in the Caribbean, where she worked for two years in Dominican Republic. Angela has a degree in Marketing from Troy State University, and holds multiple accreditations from the National Association of REAL-TORS, including GRI, CIPS, and RSPS. She loves working with buyers and sellers, with a top priority in client satisfaction. Her negotiating skills, work experience, and constant availability to the client make her the perfect agent, whether you are buying or selling. Check out her online reviews and give her a call today!

Contact Angela: blissetta@yahoo.com | 334-618-9212

BERKSHIRE HATHAWAY HomeServices

Beach Properties of Florida

Know Your Local Realtor





Lynne Hand

"The Berkshire Girl"

As a retired accountant from Winn Dixie in Montgomery, Alabama, Lynne understands the numbers! Moving to Panama City Beach in 1999 with her husband Lawrence, Lynne enjoyed living at the beach and working in home design and decorating. In 2003 Lawrence got his real estate license and finally got some good help when Lynne got her license in 2014! Lynne added her personality and excitement to the business and of course raised it to a new level. Berkshire Hathaway HomeServices Chairman's Circle Gold and TOP 2% of Bay County Realtors four years running, along with the Luxury Collection designation, makes Lynne the smart choice in real estate.

Contact Lynne:

lynnesellspcb@gmail.com | 850-532-0886



Eileen Shaw

After making over a dozen moves with her husband, Eileen Shaw decided to get into real estate. "With all the homes that we have owned and moving from city to city, I knew I could make buying or selling a property less stressful and a better experience." Here is a testimonial from a recent buyer - "Eileen Shaw is amazing... She just helped us close on our second property in PCB. Living out of state can make this a very weary process. Eileen was there for anything we needed locally to allow us to focus on our work. We will be calling her again very soon for our next property search!" Eileen recently received the Dedicated Service Award for her continued work in the community. She is active on several committees in the local Realtor Association and an Ambassador for the Panama City Beach Chamber. She looks forward to helping you with your real estate needs in Panama City Beach or the surrounding areas!

Contact Eileen:

eileentshaw@gmail.com | 251-605-7037



The Sunshine Kids Foundation

Berkshire Hathaway HomeServices has embraced The Sunshine Kids Foundation as its national charitable benefactor.

The Sunshine Kids is a national nonprofit organization dedicated to serving children with cancer. Established in 1982 in Houston, TX, the organization provides a variety of programs, free-ofcharge, for children receiving cancer treatments in hospitals across the United States, Canada, and Mexico. Berkshire Hathaway HomeServices Beach Properties of Florida is proud to participate in this life-saving program.

Dedicated to children with cancer

BERKSHIRE | HATHAWAY HomeServices

Beach Properties of Florida

Business

Why Is Inflation Rising Yet Treasury Yields Are Not?



By MAURICE STOUSE, FINANCIAL Advisor and Branch Manager

The latest reads on inflation have it running at levels not seen in over three decades-CPI at 5.4%, PPI at 7.2% and PCE at 3.9%. One report after another sends the signal that inflation is taking hold. Many economists and even the Federal Reserve (as well as the White House) strongly suggest that this is transitory. That it is the result of the economic reopening and the supply chain disruption. That supply chain disruption, as we understand it now, includes the labor supply. The U.S. seems to be facing a labor shortage in some industries. That has led to wage inflation as well. Wage inflation is usually the last thing to follow

price inflation. As we have mentioned before, we feel present-day inflation is the result of the stimulus – the creation of additional dollars by the Federal Reserve. This is also known as monetary inflation.

With inflation and the economy "running hot," would it not seem to follow that it would 1) put pressure on the value of the dollar (downward) and 2) put pressure on bond yields (upward) and mainly Treasury bond yields? The strange phenomenon occurring, however, is that inflation is rising, yet bond yields are declining. To many that does not seem to make sense. The financial media are full of thoughts as to why this might be occurring. Here are a few thoughts for you.

CNBC recently reported that some (unnamed sources) say that investors and institutions have locked in the significant gains they have seen this year and are selling their stocks and parking those gains and funds into Treasuries. Other reports point to de-risking by investors in anticipation of economic slowdowns due to the spread of the coronavirus. We have been researching other periods of high debt rela-



tive to GDP. One thing we take note of is the post WW2 period where the U.S.' debt to GDP ratio was 108%. A rate many would argue was not sustainable. What happened over the next decade, for several reasons, was that the debt to GDP ratio shrank to 40%. The U.S. inflated its way out of that high debt ratio. In other words, the economic growth far outpaced the debt.

That begs the question: Is that potentially happening again? In other words, is one of the ends in mind is to inflate the country out of the high debt ratio we are currently in? Actions by the Fed - and words from The White House - give us reason to consider that the Fed's easy monetary policy is likely to continue, and that inflation is real and not transitory. Inflation ran at under 2% for the past generation and a half and now could be running at 50 -100% higher than that for the foreseeable future. We figure that to make inflation 3-5% over the next few years.

What this means to investors is to look at their holdings in terms of not only risk, time frame and objective, but also in terms of real return. Real return is the rate of return left after the rate of inflation. Current CPI rates would mean an investment returning 5% has a real return of -.4%. That means shrinking vs. growing purchasing power. Higher rates of inflation typically bring higher rates in yields and savers and income investors have yet to see that. That is so because there are more buyers than sellers for bonds, mainly Treasury bonds. The near-term impact (with the caveat that corrections could literally happen any hour of any given trading day) could mean that, along with the tremendous amount of liquidity out there, stocks, real estate and commodities have greater upside

potential than downside risk given the strength of the economic recovery and the increased earnings corporations are experiencing. You need to go a step further with stocks and focus on those that are inflation resistant or inflation resilient. Those would be the value stocks and funds like cyclicals, industrials, financials and the like. Real estate could mean buying land, dwellings or perhaps utilizing REITs in the stock market.

Such scenarios have not always favored growth-oriented investments such as technology stocks. Do take note that over the most recent short-term technology has had a strong recovery when considering the 2Q of this year. Investors do not want to ignore the innovation and profitability that technology can bring. We think investors should add to or begin building value-oriented holdings, but not necessarily rotate out of growth-oriented holdings.

Should rates resume their rise again (The U.S. Treasury 10-year note was at 1.77% in March and is at 1.29% at this writing), we believe, based upon historical reactions, that rates would need to rise to 2.75% for investors to begin to see the negative long-term effects that would have on equities (stocks). The 10-year U.S. Treasury note is an often turned to barometer for the stock market as well as for mortgage rates. The 30-year is more associated with inflation.

This, of course, addresses investments as a class vs. looking at certain sectors or segments of the market. We still believe in the words Warren Buffet spoke when he urged investors to focus on buying great businesses vs. just buying investments. We would add to that to be a buy and hold investor until your objectives, risk tolerance and time frame change. 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. 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. 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 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.



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

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

For starters, you can turn to us. We can help you find a clear way forward before fear or concerns take over with a strategy tailored to your situation. In our experience, perspective is the ticket to helping endure the ups and downs as you pursue your financial goals. Contact us to learn how we can help.



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



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 ank, and are subject to risks, including the possible loss of principal. Investment advisory services offered through Raymon 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.

Berkshire Hathaway HomeServices Beach Properties of Florida Supports the Covenant Care Foundation at the 19th Annual Covenant Care Mask Gala

Berkshire Hathaway Home-Services Beach Properties of Florida is a proud supporter of the Covenant Care Foundation, the region's largest non-profit provider of home health, hospice, memory, palliative, and personal care. Covenant Care invests back into local communities through resources and special programs like My Wish. The Foundation's Board of Directors works with partners and donors to support patients and families at every step of their journey.

The Foundation recently hosted their annual Covenant Care Mask Gala, a grand event that has become one of the largest fundraising events in Bay and Gulf Counties. Each year the gala raises more than \$90,000 for local patients and families while bringing together so many community supporters. This year's event was an extravaganza with tons of live entertainment including live music by Jukebox Brassband, performances by aerial dancers, stilt





walkers, LED winged dancers, acrobatic dancers, and much more.

"The Covenant Care Foundation is dedicated to supporting our community's most vulnerable, and we're honored to be able to contribute to this



invaluable organization," said Jennifer Ledesma, managing broker for Berkshire Hathaway HomeServices Beach Properties of Florida in Bay, Franklin, and Gulf Counties. "The gala is much more than just another event with dinner, dancing and auctions, the gala is a resource and lending hand for those in need."

Held on June 5, 2021, at the Edgewater Beach Resort in Panama City Beach, the 2021 Covenant Care Mask Gala was a resounding success, raising over \$100,000 in funds to be allocated to supporting Bay County patients, families, and the My Wish program. My Wish helps seriously ill children, adults, and their families create magical memories with wishes funded by a network of community donors and fulfilled by Covenant Care. With the community's help and other sponsors, Covenant Care continues to be able to do more for their patients and families.

Berkshire Hathaway Home-Services Beach Properties of Florida, which is independently owned and operated, became a member of Berkshire Hathaway HomeServices brokerage network, operated by HSF Affiliates LLC, in 2016. Since that time, it has earned a host of honors, including being recognized for five consecutive years as members of the Berkshire Elite Circle, a prestigious designation given to the Top 50 companies in the Berkshire Hathaway HomeServices network.

For more information or to be connected with a sales specialist, please visit www.PCB. BeachPropertiesFLA.com, call (850) 252-4160, or visit the sales office at 15750 Panama City Beach Pkwy., Unit 140.

ECP Staff and TSA Honored with Life Saving Award

The Airport presented ECP Life Saving Awards to:

- Officer Jennifer Thomas
- Sergeant Jose Marquez
- Lt. Russell Fiser
- Firefighter Zack Sellers
- Firefighter Kevin King
- Transportation Security Officer (TSO) Teresa Hemmes



Recently, a passenger collapsed in the Airport. This team of trained First Responders responded quickly, administering CPR and ultimately saved the person's life. The passenger has since made a full recovery and has been discharged from the hospital.

The actions of everyone involved in assisting with this emergency resulted in saving a life, the most critical and rewarding responsibility of emergency personnel. Join us as we recognize these First Responders who showed great levels of professionalism and care. We applaud each and every one of them for their service here at ECP.

Roofing • Repairs & Maintenance • Roof Coating & Restoration SANTA ROSA BEACH

F

SINCE 1995

850-267-0900 | www.Bel-MacRoofing.com



LOCALLY KNOWN. NATIONALLY RECOGNIZED. GLOBALLY RESPECTED.



609 BREAKFAST POINT BOULEVARD Breakfast Point | Panama City Beach 3 Bed | 2 Bath | 2,100 SF | Listed at \$468,000 Contact Cheryl Ward 850-691-6645



7205 THOMAS DRIVE - UNIT D503 Dunes of Panama | Panama City Beach 2 Bed | 2 Bath | 1,050 SF | Listed at \$679,900 Contact Cindy Armstrong Karr 850-303-3477



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



819 CLEMENT DRIVE North Bay Estates | Southport 3 Bed | 2/1 Bath | 2,198 SF | Listed at \$375,900 Contact Mark Oberg 404-406-4887



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

© 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 no tintended as a solicitation.



2001 CALAMINT STREET - LOT 336 SweetBay | Panama City 5 Bed | 4 Bath | 3,126 SF | Listed at \$695,152 Contact Janet Melton 912-220-1716



5115 GULF - UNIT 2107 Seychelles Resort Condominium | Panama City Beach 1 Bed | 2 Bath | 883 SF | Listed at \$384,000 Contact Craig Duran 850-527-0221



441 HIDDEN ISLAND DRIVE Hidden Pines | Panama City Beach 5 Bed | 2 Bath | 2,042 SF | Listed at \$449,500 Contact Mario Gobel 850-527-5878



5004 THOMAS DRIVE - UNIT 1010 Treasure Island Resort | Panama City Beach 2 Bed | 2 Bath | 1,370 SF | Listed at \$579,000 Contact Michael Courson 850-960-0773



