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# Home for the Bird Count This Christmas

BY RAYA PRUNER

In 1900, Frank M. Chapman of the freshly formed Audubon Society proposed a new holiday tradition that would promote conservation by counting, rather than hunting, birds on Christmas Day. Then, he called it the "Christmas Bird Census" and that first year managed 25 counts thanks to the efforts of 27 focused birders (they counted about 90 species that first year). Over the years, this bird census has come to be known as the Christmas Bird Count (CBC), and it's the nation's longest-running community science bird project. Over the past century, these bird counts have helped biologists, researchers, wildlife agencies and avid birders study bird populations across North America. In fact, the idea of an annual bird count has spread and now takes place in over 20 countries across the Western Hemisphere including far-flung locales like Saipan and Guam to the west, and Paraguay to the south. Audubon maintains an interactive map with all the differ-



ent CBC locations and contact for each here: https:// audubon.maps.arcgis.com/ apps/View/index.html?appid=ac275eeb01434cedb1c-5dcd0fd3fc7b4C

Closer to home, Bay County boasts a 58-year participation record as of 2021 (helpful hint Bay County residents: a pair of binoculars makes an excellent Christmas gift).

So what exactly is a bird count? The CBC is an early-winter bird census where thousands of volunteers that make up different "circles" go out between December 14 to January 5 every year. Each circle, like Bay County, will choose a single calendar day within those dates to count birds. Count volunteers follow specified routes through a des-

ignated 15-mile diameter circle, counting every bird they see or hear all day. However, the count is not just a species tally-all birds are counted all day, giving an indication of the total number of birds in the circle that day.

Now in its second century, the CBC has evolved into more than a seasonal tradition. The CBC data represents one of the only conservation tools available for assessing the long-term trends in bird populations of North America. To date, over 300 peer-reviewed articles have resulted from use of CBC data. It was also used as a basis for Audubon's 2014 report on the impact changing global temperatures are having on bird populations (you can see this fascinating report at www. audubon.org/climate/survivalbydegrees) and was instrumental in the collaborative development of the report by the North American Bird Conservation Initiative, and U.S. Fish & Wildlife Service

> **BIRD COUNT** continued on page 3

# Community Spirit Helps Make this a Joyful Holiday Season in PCB



By Mayor Mark Sheldon

This is my favorite time of the year. I enjoy gathering with family and friends to celebrate the season. In doing so, we are also honoring what it means to be a family. There is a togetherness, a unique bond, which we treasure especially around the holidays.

Christmas is steeped in tradition and cherished family memories, and

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December 2021

#### The community

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**BIRD COUNT** *continued from page 1* 

(learn more at https://archive. stateofthebirds.org/state-of-thebirds-2009-report).



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#### How to Participate:

CBC Count Day for Bay County is December 18, 2021. This year, we plan to continue the Bay County tradition but with some modifications to support a COVID-19 safe and socially distanced CBC. We look forward to your participation in the 122nd CBC, but we also urge you to prioritize your safety and the safety of others when making your decision.

Birders of all skill levels can volunteer in the CBC. If you are a beginning birder, we can pair you with local experts and if your home is within the boundaries of a CBC circle, then you can stay at home and report the birds that visit your feeder or yard on count day as long as you have made prior arrangements. Hot bird tip: if you're just getting into birding, the free Audubon Guide to Birds in the app store is a great resource, as is Merlin Bird ID by Cornell Lab, part of Cornell University; recently, Merlin has added a Sound ID feature so you can identify birds near you based off their tweets. Another favorite is iBird Pro Guide to Birds, although that one isn't free.

If you, or someone you know, would like to participate or have questions, contact Raya Pruner or Marvin Friel: Raya.pruner@ gmail.com or marvin.bojo.friel@gmail.com. We can answer any questions you may have and assign you to a birding team! You must be part of a team to participate and/or make arrangements in advance to watch your feeder or yard.

A post-count ZOOM meeting is planned for 7 p.m., on the evening of Count Day (December 18, 2021). We will explore the day's count results together and the day's highlights, including the biggest finds of the day.

Details will be provided to all participants in advance of count day. Information on all avail-



PHOTO BY RAYA PRUNER able count circles can be found www.Audubon.org.

#### **COMMUNITY** *continued from page 1*

despite economic conditions or personal trials, we can remain focused on the good. Though 2021 has had its share of challenges, I still find it encouraging when I take a step back and reflect on our many blessings.

As a resident of this community, I recognize Panama City Beach has much to be grateful for. Our community did not endure the major financial downturn experienced by many across the United States. Even with a resurgence of COVID-19, higher prices, and a shortage of workers, our tourist-based local economy has prospered. Tourists and transplants continued to come to the beach, and many made Panama City Beach their first or second home. For a community like ours, not funded by property tax, that is crucial.

As a community, we accom-

plished much this year. From the opening of the second phase of Philip Griffitts Sr. Parkway to the start of Segment 3 of the Front Beach Road Community Redevelopment Area (CRA), to a commitment from the Florida Department of Transportation to move forward with plans to six-lane Panama City Beach Parkway, we have made progress on solving this community's greatest challenge. As we look forward, traffic will ease

with more capacity coming and multi-modal transportation options. And we are committed to finishing projects like these, improvements to Alf Coleman Road and other connector road projects, as we recognize we are in the midst of a huge growth spurt.

People continue to come to Panama City Beach, recognizing our City as a great place

Continued on page 5



# PCB Chamber Valued Member Spotlight

# **Capt. Anderson's Marina and Event Center**

Capt. Anderson's Marina is a family-oriented tourist destination focused on a desire to provide memorable experiences. Since 1957, millions of people have been able to enjoy amazing fishing experiences at our marina. Many of those people have decided to make it a seasonal, annual, or a regular excursion to pursue those amazing catches and most importantly, make lasting memories. Fortunately, we've been blessed to have welcomed and been a part of those special moments. Those longheld and cherished experiences are what sparked the idea to offer additional memorable moments for our community and abroad.

Capt. Anderson's Event Center is a venue which offers the best facility for all of life's celebrations and special occasions. Our banquet halls offer plenty of capacity for multiple purposes along with an abundance of amenities at an affordable price. Come out today and meet with one of our representatives to see



for yourself. We highly recommend you visit around sunset - the views over the waterfront are amazing!

Capt. Anderson's Event Center is also the perfect wedding venue. This location overlooks a beautiful marina, ideal for those that wish to celebrate their special day near the waterfront. Well-appointed banquet halls feature all the space you need to create a truly spectacular celebration. You can celebrate both your ceremony and reception at this stunning event space.



With a number of multipurpose rooms with varying capacities, you can host an intimate gathering or a grand affair. Consider one of these break-out rooms for your special service, ready to be decorated to your specifications. You can also opt to exchange your vows at the marina, against a backdrop of tranquil waters and beautiful docked boats. Your cocktail reception can take place on the observation deck, allowing you and your guests to enjoy a breath of fresh air before dinner. The central banquet hall is located in the Captain's Quarters and offers capacity for up to 300 seated guests. It also features a

wall of wide, generous windows with a view of the water. This space can seamlessly transition from day to night with plenty of room for your after-dinner entertainment and an evening of dancing.

Capt. Anderson's Event Center amenities include a full prep kitchen that your chosen caterer is welcome to use. A functioning bar is also included and is ready to be stocked with all your favorite liquors, wines, and brews. The venue provides tables, chairs, and stage for your dining convenience and the staff will help with setup and cleanup upon request. All three banquet halls are equipped with audio and sound systems that can be used by bands and DJs or during the toasts. For your convenience, there is ample parking available at our location.

To tour our ceremony and reception spaces, or for general inquiries, please call us at (850) 691-5653. We look forward to serving you on your special day.

# <section-header>

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# PCB Chamber New Member Spotlight

# Introducing: Back Beach Car Wash

Back Beach Car Wash is the newest, state-of-the-art car wash in Panama City Beach.

We are located at 13605 Panama City Beach Parkway. We have the latest and greatest car wash equipment installed to get the best possible car wash. We start the wash by pressure washing your car first so none of the dirt goes to our brushes and other equipment. This way our

#### COMMUNITY

continued from page 3

to live, work, play, raise a family, visit and retire. And you, the people of this community, contribute greatly to our City's brand and good reputation. We are home to the world's most beautiful beaches, and I would say, some of the world's friendliest and most generous people. Southern hospitality is real in our community. For this, I am thankful.

This year I would like to especially thank the more than



370 City employees for their dedication and commitment to our community. Their service daily meets the needs of our residents, commuters and visitors. I appreciate all they do to keep this City running smoothly.

We are grateful, too, for the sacrifices made by our public safety personnel and our men and women in the armed forces who continue to protect our nation and our community and do all they can to keep us free.

As we move into 2022, it is with a resilient spirit and a hopeful heart. We have much brushes remain absolutely clean and we can in turn clean your car no matter how dirty it may be. After the pressure wash, the car goes through a technologically advanced tunnel with multiple bays to clean your car and give it the shine it deserves. Colored lights also make the process even more enjoyable. Kids love our carwash!

Once you go through the

tunnel you can then enjoy vacuuming from the strongest vacuums of any car wash for free. Our spaces are the largest available in town so you don't have to worry about the next car's door hitting yours. We have 24 spots at vacuums so no one is ever rushing you. There you can use the fresh rags as well as air guns available for interior and exterior needs. In general, the car wash is the largest in town and you don't have to maneuver through any tight corners. We can take almost all sizes including trucks with large tires.

Come and enjoy the best car wash in town. We have the first month half-off deal going on for membership as well. Take advantage of the offer till it goes away!

to look forward to in the new year. Property values are up and progress is being made across the board with our streets, storm water, utilities, wastewater, building and planning, parks and recreation, and more.

This holiday season, I would encourage you to reach out to your neighbors and friends who may be without family. Include them in your festivities when you can. May a giving spirit encourage you to volunteer, adopt a family for Christmas or organize caroling in your neighborhood. Give joy to someone this



holiday season.

From my family to yours, Merry Christmas, and have a prosperous New Year!

If you have concerns or questions you would like Mayor Seldon to address, email Communications Director Debbie



Ingram at debbie.ingram@pcb-fl.gov.



#### Community

# **Remembering William "Pine" Buskell** A Beloved Community Presence

"Leaders become great not because of their power, but because of their ability to empower others." - John Maxwell

There are probably very few people in the community who didn't know William "Pine" Buskell. Most knew him as Bill, "Pineapple" or "Pineapple Willy." Fewer still were honored enough to call him husband, father, grandfather, or great-grandfather. However, there's one term that I think all people could universally and honestly refer to him as, and that's "a blessing."

Pineapple's generosity in the community goes way back before any success stories from his restaurants. Sitting with native locals who had known Bill for decades, you will be told of how he would anonymously leave groceries on the doorsteps of employees who weren't currently working due to the restaurant being closed in the winter. Or you may hear other stories of him anonymously going to the



pharmacy and paying for prescriptions of his employees who couldn't afford much needed medicine for their family.

Having played a big role in the establishment of Beach Care Services, Buskell was always looking for opportunities to help not only his employees, but his surrounding community as well. For nearly two decades, Pine has dedicated five days out of each year to donate 100% of profit from food sales to local charities, known as "Pay it Forward." His passion to serve and to help everybody succeed was something that will leave an impression on those around him for generations to come. And this may only be speculation, but I believe that Pineapple knew that a legacy isn't just about making yourself successful, but rather making everybody around you successful as well.

Over the decades, Buskell's generous mentality was branded into the minds of his employees as well. Three years ago, employees organized a community beach cleanup at Pineapple Willy's in the summer months that has helped support several different local non-profit organizations. This event has been successful in creating community involvement, raising needed funds for wonderful organizations, and cleaning our beaches at the same time. Empowering your employees to be generous with profits breeds an environment of love and compassion for others, both of which exemplify the man that Pine was.

Pineapple, while many may see your passing as a heartache and loss to our community, we see it as an opportunity to carry on the legacy of a man who helped mold a business that exemplifies success and generosity. Please join us in celebrating the life of the man that we all came to know and love - the man that blessed us with working for the best company in Bay County - the man that blessed us in so many ways, and the man that helped influence and better our community every day that he was around. We all mean it when we say that you were and will continue to be "a blessing." We were blessed to have you as the owner of our company, blessed to have you as our mentor for business and personal advice for so many years, and blessed to have you as a friend that we will never forget.

# Grand Lagoon Living: The Champagne Lady Has Arrived!

By Charissa Thacker

The Sheraton Panama City Beach Golf & Spa Resort, located right here in the Grand Lagoon, is excited to bring dining cruises back to the area for their guests and for the local public. The recently purchased 78' cruising yacht, The Champagne Lady, embarked on its first Sunday Brunch Cruise on October 17, and has been delighting guests with sold out cruises every week.

It's been four years since the last dining cruise was available in our community when the Betsy Ann Riverboat left the area in 2017. Many locals may remember the popular Lady Anderson dinner boat at Capt. Anderson's Marina that serviced locals and visitors to Panama City Beach for several decades until 2013. For those who have been missing this festive dining opportunity, the wait is over. "An upscale dining cruise has been missing from Panama City Beach for several years now, and we're so excited to bring this unique experience back to the community," shared Matt Sutherland, Sheraton General Manager.

With seating up to 30 passen-



gers for sit-down dining cruises or up to 100 passengers for reception style excursions, the Champagne Lady offers a large cabin, two full bars, observation deck, and the culinary talents of new Executive Chef, Jason Altman. A longtime Gulf Coast resident, Chef Jay brings a fresh coastal taste to Champagne Lady's Menu.

#### Reserve Your Spot for New Year's Eve

A three-hour cruise takes place on December 31 from 5 to 8 p.m. that will include a Dinner Buffet, two Complimentary Drinks, and Live Entertainment from Brad Burke. After the cruise, the party continues at TIDES Lounge with live music and a Champagne Toast at midnight! This event is for guests 21 and older only; cost is \$130/ person + service fee and tax. The cruise has limited seating so please book early by calling the Sheraton Sales Office at (850) 236-6033.

#### Sunday Brunch Cruises

Sunday Brunch Cruises are now taking reservations and additional cruise options are planned for Spring 2022. Sheraton PCB will be hosting various holiday cruises throughout the year as well. The upcoming "Breakfast with Santa Cruises" have been a huge success with demand requiring two additional cruises to be scheduled.

Locals once again have a fun way to celebrate anniversaries, birthdays, work celebrations and more. In addition to the weekly dining cruises, the vessel will also be reservable for private parties, group events, and a new venue for an intimate coastal wedding on the water! Call the Sheraton Sales Office at (850) 236-6033 to make reservations for your next cruise!



# **Homelessness During The Holidays**

#### BY BRITTANY KIRKE

The holidays can be a particularly difficult time for those living in homelessness. Bay County's homeless population has been steadily growing since Hurricane Michael in 2018. This growth is in addition to the already high concentration of homelessness in Panama City. With the housing market still inflated from the hit of the Covid-19 Pandemic, and wages too low to afford the shift in income-to-expenses ratio, some people are left working two or three jobs and still can't afford a place to live. A fire damaged the Panama City Rescue Mission's Men's Shelter in November of 2020 and reconstruction has reportedly been taking longer than expected. Affordable living options are few and far between with waitlists that extend into next year. As a community, we take care of our own. So, what can you do to help solve these problems? Donate to local programs that aid those in need, whether they can help with finding homes and provide assistance with paying for one, or offer job opportunities and training, clothes, and food. Such programs in Panama City include Doorways for Northwest Florida, The Salvation Army, and The LEAD Coalition of Bay County.

Yvonne Petrasovits -Doorways for Northwest Florida. Visit doorwaysnwfl. org.

Doorways of Northwest Florida is the hunger and homeless coalition that serves Bay, Calhoun, Gulf, Holmes, Jackson, and Washington counties. Our main concern is to assist individuals and families with establishing housing and to prevent homelessness. Holidays are here, and we understand the importance of ensuring our clients do not have the burden of housing and food as a factor during the holidays, or any time for that matter. We recently co-hosted a Thanksgiving meal for our community, and it was a great turn out. We served multiple individuals in house as well as we were successful in street outreach for clients and non-clients with a Thanksgiving meal.

When an individual is homeless, there are multiple life factors that can hinder a client from being housed. We work with these clients to ensure they have what they need in order to establish housing. We also strive to prevent homelessness. The pandemic has caused a lot of issues with maintaining housing, and we work towards helping these clients keep their housing to prevent homelessness.

We also understand that "an easy fix" is not always the solution. We know our clients have struggled in the past, but we work towards building a foundation with the client to ensure they do not end up back to where they started. We provide case management for at least 12 months after assistance to aid clients with any other problems that might arise while they are trying to get fully stable on their own.

If you would like further information, or need assistance, please call (850) 481-5466.

Major Ed Binnix - The Salvation Army, Panama City. Visit salvationarmyflorida. org/panamacity.

Services upon which the homeless rely are often disrupted at a time when weather is difficult. Many of the "Christmas Oriented Services" are aimed toward families with children. This can also make it difficult for single individuals as organizational budgets are targeting those family-oriented assistance programs. In addition, the services are also disrupted by holiday closures at the various orga-

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nizations that provide services to the homeless population.

Our plan at The Salvation Army is to accommodate those needs by providing extra (food, clothing, etc.) on days prior to holiday closures. We currently provide food and clothing to individuals suffering from homelessness. We are not curtailing the LEVEL of services. Food boxes and food items are provided. When we have a supply, homeless individuals can get MREs daily. This is a popular option, and our supply is running dangerously low. We have food boxes, but much of that food requires preparation and is too bulky for those on bicycles or foot.

Our clothing vouchers are for five changes of clothes. However, there will be days the Thrift Store will be closed, so there are some disruptions for filling those vouchers. The recipient will need to plan ahead. We are working to notify folks that we will be closed on Christmas Eve and Christmas day as well as New Year's Eve and New Year's Day. Hopefully, this will allow those in need to be prepared for those disruptions. Jocelyn Smith - A Better Life Homelessness Solutions Program. Visit www.leadabetterlife.org.

Homelessness in our community is higher than it has ever been and the impact on families has been devastating. LEAD developed a program to help combat the issue of homelessness. The Rapid Rehousing Program was created to aid those without a home in rental assistance. Through this program, LEAD can provide the deposit and the first month's rent.

One of our successful rehousing efforts was for a mother and son. We first encountered this family outside of a grocery store. The mother had been a Panama City resident for over 20 years. She lived a normal life until Hurricane Michael destroyed her apartment. After the hurricane, the mother and son moved into temporary housing, a condominium in Fort Walton. Although this solved their current housing concern, the mother knew she had to work to pay for their new home. The condominium was expensive, and it took working three jobs. They were able to stay for a while, but it was too much, forcing them to move back to Panama City, where she would be homeless and jobless all over again.

LEAD began assisting the mother, supplying her with trolley passes and assistance with her job search. The mother secured a job and began looking for permanent housing. Within a couple of months, she found a place, and through a grant, we were able to pay her deposit and first month's rent. Today, the mother and son are doing well and living life to the fullest. LEAD continues to work with those that are homeless and in need of rental assistance.

The LEAD Rapid Rehousing program aids those who are technically homeless. They may be living with family and friends but want their own home. The LEAD Rapid Rehousing Program can assist them with application fees, deposits, and first month's rent. For more information, please call: (850) 640-2028. *\*Income must be at or below 50%* 

Area Median Income (AMI) for Bay County.



#### Community

# Ninth Annual Bethlehem Christmas Village

By PAM ANDERSON

Each year in November, as fishing seasons close for most species and most charter and head-boats shut down for the winter, Capt. Anderson's Marina crew begin building Bethlehem Christmas Village.

It all started in 2013, the year the Lady Anderson Dining Yacht left the area for the 'cold country' in New England. All the years before the Anderson family hosted numerous Christmas events on the Capt. Anderson Dinner Boat, then, the Lady Anderson.

Starting with an empty parking lot, the vision became clear as others in the community focused on the 'Santa Claus' Christmas, the 'reason for the season' needed to be shared.

With very willing crews from several of the boats, Bethlehem Christmas Village became a reality in December, 2013.

Every evening local school choirs perform their special holiday music before and after the Live Nativity is presented. Parents, grandparents and friends are all invited to see their students perform.





Each year, volunteers from the community, some from churches, some crew and some friends, come together to share the Biblical Christmas story from Luke 2:1-20.

As visitors to the Village enter, they are greeted at the Census Taker's booth. As you will recall, the reason for Mary and Joseph's travel to Bethlehem at that time was to comply with the law for all to return to their city of birth to be counted in the census.

The next stop is at the Tax Collector's booth. Our Tax



Collectors are different charities each night who collect toys, food and funding for their community outreach. This year, as usual, we will have charities collecting each night to assist with their support for needy local families. While donations are not required, they are certainly appreciated.

After visiting the stable and

petting the animals, you will move into the vendor areas and then begin the storytellers. In each booth they will share part of the story of Jesus' birth. Isaiah foretold the coming of Christ, the Messiah. Mary was told by the Angel Gabriel that she was carrying God's Son. Elizabeth, her cousin, was five months pregnant with John the

Baptist, who 'jumped' in her womb when Mary came to visit and shared the news. Joseph shares his own story of Angel Gabriel's visit, explaining that Mary had been chosen by God to carry His child. The Innkeeper will tell of Mary and Joseph coming and finding only room in the stable for the young couple. The Angels herald the birth of Christ and thus share with the Shepherds. The Wise Men share having seen the bright star in the East and following it to find the King of Kings.

At each story booth, families will collect a page for a book that they will put together as they leave the village and collect a gift from local merchants.

Food and gift vendors are throughout the village providing opportunities to purchase gifts.

We are grateful that we live in a country where we can share this special event with the community. For more on the participating schools and charities, visit our website at www.CaptAndersonsMarina.com.

Merry Christmas to all!



🏇 Community

# Fred Bassett is with the Band

#### By JAMIE ZIMCHEK

Fred Bassett bands birds, hummingbirds generally, over 35,000 of them specifically. If this fact does not at once boggle the mind, spend a second considering the logistics. To band a hummingbird, you have to catch a hummingbird. Having caught this tiny, flighty hummingbird, you have to fit the tiniest of little bands on the tiniest of little hummingbird legs. Take for example the Calliope hummingbird: it's the smallest bird native to North America, and with a top length of about 3.9 inches you can bet its legs are very, very tiny. Yet Fred makes banding these delightful creatures look almost simple. "People see me banding birds and think it's really easy, you don't have any clue how much work goes into this," he says with a laugh.

Based in Montgomery, Alabama, Fred is a traveling bird bander with a range that takes in South Alabama, South Georgia, and Florida using the mobile work station he's assembled in his truck. He's been at it since he retired from the Air Force nearly 30 years ago and met a couple running a bird banding station at Fort Morgan (Alabama). He spent the next 20 years volunteering at the bird banding station for a few weeks in the spring and fall. At some point, he fell for hummingbirds. "When I started banding hummingbirds, it pretty much took over my life," Fred says. He, like many others, fell under the spell of these almost magical birds or rather these fairies/birds/angels - and has now been banding them for over 25 years.

Just how do you get to be a hummingbird bander? "You have to have really good eyesight," Fred notes. Beyond that, you also have to receive special certification, a process that involves a lot of hands-on training, a written test, and then



a banding in front of a panel. "You have to demonstrate that you can identify all the different species, and age and sex them correctly." For hummingbirds, a pair of banding pliers is reworked to handle the minuscule bands. These bands come to the banders in strips that are cut apart into lines of 10, then cut to the right length depending on the birds they're intended for - a hummingbird band might only be 5.4 mm long before it's rolled. But testing isn't just about technical details. There's also a section on banding ethics, and how to deal with the public. Finally, once you're a certified bander any birds banded are reported to the National Bird Banding Laboratory. Then, if the bird you banded several months back in Tallahassee turns up in Alaska, say, the original bander is notified and the new sighting also entered into the system. For researchers, bird banders are crucial; they provide the raw data that can then be analyzed to see bird migratory patterns and habits. "You can't even get a permit to band unless you have a research project that you're going to publish on," explains Fred. "That stops about 95% of the people right off."

Let's assume you're not aiming for actual bander status but excited to attract more hummingbirds to your yard so that Fred Bassett can come band them for you. Definitely go first to the website he founded, www. hummingbirdresearch.net. In addition to recommended plant lists and feeder information, find also details on ongoing research projects and local banders. For a fascinating dive into hummingbird habits and habitats, watch his two part series on hummingbirds which starts with summer hummingbirds here: www. youtube.com/watch?v=5S-FqwM5J5aM. If images of tic tac-sized hummingbird eggs and tales of 18 hour solo flights across the Gulf of Mexico don't make you want to rush right out to buy a feeder to attract some winter hummingbird visitors, nothing will.

How do you know when to call Fred? "In the winter if someone sees a hummingbird for a day or so, I'd have them contact me and I'll talk to them. If there's a good chance it's a rare hummingbird I'll come as fast as I can." Make sure you're seeing these birds on a semi-regular basis between November 15 and March 1 first. Also, since Fred puts a feeder in a trap to catch them for banding, they need to be feeding at a feeder, not just flowers. So get your sugar water proportions right, place your feeder, and find a comfortable spot to do some winter hummingbird watching. Watch out though - it just might take over your life (in the best kind of way).

Reach Fred Bassett at fhound@aol.com or (334) 868-9658.



# Whether you're local or just visiting, stop by the Angry Tuna for the great taste of the local flavors of the Gulf

Whether you're local or just visiting, stop by the Angry Tuna for the great taste of the local flavors of the Gulf Coast. House specialties include Seared Tuna Bowl, Tuna Sliders, Tuna Nachos, a Colossal Seafood Platter, Peel & Eat Shrimp and much more! We've got a full bar with a variety of beers and Angry Tuna lager, and frozen drinks for those hot days.

> 701 5 Pier Park Drive, Suite 155, PCB (850) 235-4632



SEAFOOD COMPANY

#### Community

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# Let's Get Growing with Julie: **Mistletoe Steals More than Holiday Kisses**



By JULIE McConnell, UF/ IFAS EXTENSION BAY COUNTY

As we enter the holiday season, a common item of décor is mistletoe. The tradition of stealing a kiss beneath mistletoe hung in a doorway goes all the way back to the 16th century. Historically, this toxic plant was used to treat ailments such as epilepsy, toothaches, and convulsions although the side effects include nausea, blurred vision, and diarrhea. Ingestion of any portion of this plant is not rec-

ommended and hands should be thoroughly washed with soap and water after handling - consider using artificial mistletoe in the home!

Although it is a pretty piece of greenery with an interesting background, mistletoe is not a welcome addition to trees in our landscape. Mistletoe is a hemiparasitic evergreen plant that lives in the branches of many tree species. In Florida, common hosts are laurel oak, but it will also infest other oaks, maples, sycamore, and elms. You may be asking, "what is a hemiparasite"? Hemi in Latin means half, so mistletoe is only partially parasitic, making food for itself in addition to taking water and nutrients from the tree.

Typically, mistletoe will not kill a tree, after all it benefits from the tree remaining alive, but it can weaken it and make it more susceptible to other pests and disease. Over time this can shorten the lifespan of the tree. In this area of Florida where



trees have been subjected to stressful environments such as hurricane strength winds and flooding, mistletoe can have more of a negative impact than on healthy trees.

Mistletoe is spread from tree to tree by birds. Birds eat the white berries which contain seeds and a sticky substance that is excreted after passing through the digestive tract. The sticky seeds cling to the feathers or feet of the bird and eventually



get rubbed off in the branches of a new tree where it attaches, germinates, and roots into the branch of the new host.

Removing mistletoe is the most effective control measure but is difficult because it is often found high up in the tree canopy. To ensure that all the mistletoe roots are removed to prevent regrowth, it is recommended that you remove six inches of the branch back towards the trunk of the tree from the visible point

of attachment. Although effective this can affect the aesthetics and potentially the structure of the tree. Sometimes it is not practical to take any action if it is unsafe or the structural integrity of the tree will be compromised.

As trees lose their leaves this winter, it is easier to spot tufts of mistletoe in branches since it remains evergreen. If infestation is heavy and higher than you can safely access, consult with an arborist for management strategies. To find a certified arborist or verify credentials visit www.treesaregood.org/findanarborist.

Julie McConnell can be reached at juliebmcconnell@ufl.edu. An Equal Opportunity Institution. UF/IFAS Extension, University of Florida, Institute of Food and Agricultural Sciences, Nick T. Place, dean for UF/ IFAS Extension. Single copies of UF/ IFAS Extension publications (excluding 4-H and youth publications) are available free to Florida residents from county UF/IFAS Extension offices.

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# Bring 2022 in With a Bang at The Powder Room Shooting Range & Training Center

#### By Jamie Zimchek

It wasn't all that long ago that traffic breezed right through the intersection of Griffin Boulevard and Panama City Beach Parkway, stoplight free. Back in those distant pre-stoplight days, there was nothing detectable on the corner either. Fast forward to 2021, and that new stoplight offers easy access to one of the area's still newer attractions: The Powder Room Shooting Range & Training Center, a high-tech, high-caliber shooting range, training center, and retail space. Originally St. Joe Company conceptualized this as an additional amenity for Watersound Club Members,"But as we began to plan this, we realized we were missing a whole opportunity to open it up to the public," explains Joe Preston, The Powder Room's general manager. Now, not only is it available to Watersound Club Members but also to the public at large, offering stimulating activity when rainy days keep visitors (and locals) off golf courses and beaches.

Between the shooting range, assorted classes, and the stateof-the-art firearms simulator though, there's good reason to give the beach a break even on sunny days. Inexperienced with firearms and looking for a way to get your feet wet? Try the NSSF First Shots course, a four-hour class that offers an introduction to firearms. "A first shot class would be for people who have purchased their first firearm or who are thinking about purchasing one," says Preston. "They go over safety - most people are scared of firearms because they're afraid of the unknown. We take the fear out of it." Preston retired not that long ago from the Walton County Sheriff's office as a lieutenant colonel, which translates to a specialized understanding of the subject's intricacies and how to best share this knowledge with others.

It's not just introductory



courses on offer however. For those looking to really improve their firearm skills, there's a four-part sequential Defensive Pistol course that covers all of the things you'd expect as well as additional important miscellany like concealment garments, holsters, ancillary equipment, flashlights, knives, and other things to think about if you're trying to protect loved ones. That being said, "You're not doing Navy Seal type high speed low drag as soon as you walk through the door," says Preston with a laugh.

Interested in a Concealed Carry Permit? He will direct you to their Concealed Carry Class, which upon successful completion awards the certification needed to apply for the actual permit from the Florida Department of Agriculture (though he cautions wait times for the permit application process can easily take 90-120 days at present).

Not concerned about firearms for self-defense or hunting? Preston is quick to note that there are plenty who engage simply because they enjoy marksmanship. In addition to refining one's aim at the range, there's the aforementioned firearms simulator, which stands apart as the only one along this stretch of the Emerald Coast. "It has over 600 scenarios dedicated to law enforcement," adds Preston. Though these particular scenarios are open to law enforcement only, mere mortals are allowed to rent out the simulator to tackle scenarios that aren't so exclusive. This provides the opportunity for guests to engage in everything from game play and competitions to business meetings and birthday parties.

For retired law enforcement officers who now make Florida their residence of record, The Powder Room - in conjunction with the Bay County Sheriff's office - offers quarterly training sessions for the retired law enforcement officers who wish to retain their right to carry a concealed firearm throughout the US per HR 218. "If you have someone who admirably served for 25-30 years, and was a good public servant, just because they retired, why should that prevent them from continuing to protect?" Preston asks.

In short, whether you're retired law enforcement, a total novice, or somewhere in the middle, The Powder Room has you covered with an emphasis on safety and training. For more information on courses and to make reservations, visit their website, www.powderroompcb. com. Also find them on Instagram, @thepowderroompcb, and Facebook, @powderroompcb.





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#### Community

# Honing his Skills to Help Others: Veteran Michael Olson Makes Knives

#### BY BRITTANY KIRKE

Navy Veteran and former Bay County Firefighter Michael Olson was left disabled after fighting a fire in Panama City Beach. He was able to return to work briefly after his spinal fusion, however, after undergoing several surgeries to alleviate the pain in his back, Michael still suffers and spends roughly 80% of his day in bed due to the severity of the scarring on his spinal cord. Saying that he can only spend so much time watching TV before he gets bored, Mike "The Knife" began hand carving knives to pass the time. He recalled seeing two gentlemen on television who made knives out of old metal files. Although his wife has since passed away, it was her words that inspired him to bring this vision of his to fruition. She believed that this hobby would be something that he would find difficulty with given the physical labor that is required. However, the word "can't" is not in Mr. Olson's vocabulary and he continues to push himself to create these beautiful pieces of art.

Michael also has a strong attachment to K-9 units in the line of duty. His service dog, Ruger, keeps him about his wits and helps to always maintain his physical safety by providing him support when he falls to lessen the impact. Ruger is not the only service dog that Michael has had beside him throughout his years. Michael knows about the special bond between the K-9 and the handler and says that it is one to cherish.

Michael Olson is a man of pride and respect. Above all, he has a strong sense of admiration and support for the first responders and military personnel who risk their lives every day to keep our country and our communities safe. "I have a deep respect for those who risk their lives for



our freedom," and Michael, and he works hard to show his support. He offers a deal in which the customer buys two blades and receives one while the other blade goes to be auctioned off for charity. Olson spent the past year creating stunning Damascus knives with elaborate file

work. He donated them to various charities and organizations including the Walton County Sheriff's Office (WCSO) and held a raffle at Copeland's Gun Shop in Freeport, FL raising \$750. Mr. Olson does not get anything back from the auctions and he does not want anything back, saying "this is how I can serve my community." After the success of the auction at Copeland's, he had another knife ready to immediately fill the display case for a Veterans Day auction. The proceeds from these auctions went to help the WCSO buy a new K-9.

Some of Michael's current projects include his work with Serving Valor and Tunnels to Towers. Notably, the IGY6; Foundation is one that resonated strongly with Michael and he continues to do work with their mission in mind: "encourage comradery and promote uplifting adventures while taking a proactive approach to preventing suicides within our veteran and first responder community." Mr. Olson is working with a young knife maker, Christian Wilson, who lives in San Diego close to a Marine Corps base. They decided to do a two-knife collaboration in which Wilson designed two blades and cut the blanks after finishing the design. After they were sent to Mr. Olson, he filed them both to be perfectly matching and sent them back for a final grind and heat treatment. When they are complete, Michael will put on his custom red, white, and blue handles made with wood from Ground Zero. Each knife also has the IGY6; Foundation logo on it. Mr. Wilson will raffle his off in San Diego while Mr. Olson will be looking for a place closer to home.

Currently, Mr. Olson has

Continued on next page



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#### Education

# **Bay County Schools Celebrate Excellence in Education**



By BILL HUSFELT, SUPERINTEN-DENT, BAY DISTRICT SCHOOLS

While we're busy spending time with loved ones during the holidays, we're also in the middle of our annual celebration of our more than 3,000 employees through our Excellence in Education Awards.

Annually, our schools nominate one employee to represent them as Teacher of the Year and one to be their Support Employee of the Year. This year, thanks to the generosity of the Bay Education Foundation, we've added a new category and we're now also recognizing one Rookie Teacher of the Year

#### from each school.

It speaks volumes for schools at the beach that TWO of our Top Five Finalists for Teacher of the Year are from beach schools (Stephanie Asselin at Hutchison Beach Elementary and Kelley Hodges at Patronis Elementary). We also recently recognized our Top Five Support Employees of the Year and one of those finalists is also from Patronis Elementary (Karen Estes). We also have a Top Five Finalist for Rookie of the Year from J.R. Arnold High School (Jessica Green). Clearly excellence is something our schools at the beach take seriously!

We also want to share some of the innovations that are taking place at our beach schools.

J.R. Arnold High School recently started a "Power Hour" which gives students an extended lunchtime once a week for tutoring, club activities and meeting with college and military recruiters. Power Hour was such a success that Arnold expanded it to twice a week and other schools are considering replicating this approach. Arnold also recently partnered with Chartwells to reopen the "C Store" which is an on-campus convenience store. Unlike in the past, however, NONE of the items can be purchased with money, they can only be bought with good behavior tokens that are handed out by faculty and staff members in recognition of good citizenship. This concept is also a success and other schools are looking into their own version of the store.

The Breakfast Point neighborhood continues to expand and so the school also continues to grow. I'm not sure if you saw the awesome photos of their recent Vocabulary Parade but students dressed up as their favorite words and paraded around campus. It's always a great event and the level of parental participation is commendable. Our beach parents are so very supportive of our schools and their involvement is a key component of the success of our students and our schools.

Surfside Middle School continues to accomplish great

things with their students as well. I'm sure you saw the great media coverage of the Bay Days from Surfside Middle School. Students and teachers took their class-

room learning outside as they completed hands-on science activities in St. Andrew Bay over a series of days. Even more recently, their Student Government Association partnered with the Panama City Beach Police Department and collected enough food to make 36 Thanksgiving baskets for beach families in need.

West Bay Elementary continues their focus on mental health and that work is aided by a certified therapy dog, Murphy, who is available on campus to comfort students who are struggling. This is just another example of the innovative approaches to student learning being taken on the beach.

And our newest school, A. Gary Walsingham Academy, is



also continuing to expand. Construction crews are still finishing the second floor but we plan to have a community open house in late February so everyone can walk through the buildings.

I don't have to tell you that the growth at the beach is phenomenal and we're planning to be ready for the next wave of construction. We're looking at available land on the West End right now with an eye towards building another school in that area in the future and we continue to monitor the housing statistics and new neighborhoods being planned throughout our community.

Thank you for everything you do to support our students and our schools.

Stay safe and God bless.

#### VETERAN

continued from previous page

a four-piece kitchen set made with desert ironwood and bole burl handles. It includes a large carving knife, one paring knife, one meat fork, and one santoku knife. This will be auctioned at the annual fundraiser for the American Legion Hospice Center and all funds will go to the ALHC. The material for this project was donated by Mr. David Shaw.

Without the support from Mr. Shaw, Stuart Johnson, Mr. Wilson, and others, Michael

RESTAURANT

says that he would never have been able to do this much. Although making these knives may come at a great cost for him, Mr. Olson is proud to be a part of the solution in helping to take care of our military and first responders. For more information, contact Michael by text at (754) 248-6915 or visit his Facebook page, https://

www.facebook.com/michael.olson.10888938 (Michael Olson).

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**PIZZA • DELI • CATERING HOT ENTREES** eat in or take out Page 14

# **Hutchison Beach Elementary School Rocks**

By By Glenda Nouskhajian, Principal, Hutchison Beach Elementary School

After a Category 5 hurricane and a worldwide pandemic disrupted our learning, Hutchison Beach Elementary was ready to R.E.S.E.T. for the 2021-2022 school year. Our faculty and staff aspire to Reach Each Student Every Time. How do we do this? By returning to what really matters most... each student. Resetting meant returning to foundations, such as basic skills, leadership and teamwork, and schoolwide traditions.

Returning traditions include

school-wide picnics, our Winter Wonderland Festival, and quarterly "Rock Your School" days. On these special days, classrooms are transformed complete with decorations, costumes, and theme-based activities. Jurassic Park, Super Mario Bros, and even blackout



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rooms had students doing all classwork in neon! This November, our library is celebrating "DiNOvember." Students will sort and classify fossils and rocks based on their attributes, collaborate with friends while completing puzzles, all while lil Dino friends get into mischievous ordeals in the library. This month's theme is inspired by the book, "What the Dinosaurs Did Last Night: A Very Messy Adventure." The adventure continues when Beach gets its first "StoryWalk©" which is a children's story (literally, a book taken apart) along popular and regularly traveled hallways in the school.

For the past seven years, Hutchison Beach Elementary has been a Leader in Me, Certified Lighthouse School. Leadership principles are taught to all students through direct lessons, integrating lessons into the curriculum, and staff modeling. Students think critically about how to become self-reliant, take initiative, persuasively express their viewpoint, resolve conflicts and find creative solutions. They track progress toward goals in Leadership Notebooks and share these notebooks with adults in student-led conferences. Beach also utilizes the "House System" of the Ron Clark Academy. Belonging to one of four "houses," students get a chance to develop relationships with students across grade levels, which help support

and nurture their strengths and talents. Choosing a new service project each grading period, students compete across the houses to provide services or supplies to local non-profit agencies. Past recipients include Lucky Puppy and Ronald McDonald House. Giving back to the community and service is part of the culture at Beach.

Beach welcomes children from around the world as the "Newcomer" school for the Beach area. Students whose first language is something other than English come to Beach to become fully immersed in the English language with highly specialized teachers and paraprofessionals to support them along the way. Currently, twelve home languages other than English are spoken by our students. All students have the opportunity to join the "Foreign Language Club," where they teach each other and our principal how to greet others in their languages, not just Spanish. But it's not just newcomer students enjoying all the fun. Just about every day of the week, you can find students staying after school to pursue more knowledge about basketball, running, and even debate.

Whether you are new to Panama City Beach or just looking for a school "home" for your children, you've found it at Beach Elementary. Great Happens Here!



ISO: PCB's Best Southern Food

**Events** 

#### By JACK SMITH

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



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Located under the mighty oaks on the Intracoastal Waterway just 5 minutes from the beaches in West Bay, Boon Docks offers you a delicious array of local and regional seafood prepared in a variety of ways. We use a special blend of spices that gives our grilled items a taste like no other! Our unique breading recipe gives our fried seafood a special and original flavor. And we're always serving ice cold beer and the best Bloody Marys on the beach!





#### House of Bourbon

1201 Beck Ave, Panama City | ((850) 785-8761 houseofbourbonpc.com Looking for the perfect spot for drinks, dancing and great music? Look no further than House of Bourbon, a craft bourbon bar in the heart of St. Andrew's. Hidden inside the historic Shrimp Boat Restaurant, House of Bourbon has become a local favorite for live music, comedy performances, line dancing, open jam sessions and bourbon.

#### Christo's Sports Bar & Grill

2903 Thomas Drive, PCB | (850) 708-1878 *christossportsbarandgrill.com* Sometimes the best things come in unexpected packages – just like Christo's. Serving up some of the best food the area has to offer, you'll find a little bit of everything that you and the family love at Christo's. Hang out to watch your favorite sports team on TV while we serve you a cold draft beer and

something delicious from our fan favorite menu.





#### Paparazzi Gourmet Deli

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

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



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

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





#### Capt. Anderson's Restaurant

5551 N Lagoon Drive, PCB | (850) 234-2225 captandersons.com In almost every great memory we Southerners hold close, food was there. Capt. Anderson's Three Cheese Shrimp and Grits is a version of a Southern Classic. Creamy grits with fresh shrimp. Simple and genius.

#### The Wicked Wheel

10025 Hutchison Boulevard, PCB | (850) 588-7947 *thewickedwheel.com* The Wicked Wheel's Country Fried Sirloin Steak isn't your typical country-fried steak. This hand-cut top sirloin is tenderized and hand-battered in buttermilk, egg, coated in their signature spices & flour, fried, and served with your choice white or brown gravy on the side. This dish is served with

one accessory and your choice of bread.





#### **Angry Tuna**

1701 S. Pier Park Drive, Suite 155, PCB | (850) 235-4632 angrytunaseafoodcompany.com Whether you're local or just visiting, stop by the Angry Tuna for the great taste of local flavors of the Gulf Coast! House specialties include the Seared Tuna Bowl, Tuna Sliders, Tuna Nachos, Colossal Seafood Platter, Peel & Eat Shrimp and many more! We've got a full bar with a variety of beers, Angry Tuna Red Lager and delicious frozen drinks!

# 2021 New Year's Eve Beach Ball Drop

Enjoy not one but two great opportunities to welcome in the New Year. The streets of Pier Park are closed off to traffic as thousands of revelers enjoy free live music, entertainment, fireworks, and good cheer.

For those too excited to wait until midnight, or for those fans of New Year's Eve who want to conduct the countdown twice, there are separate Beach Ball Drops at both 8 p.m. and midnight. Families with young children and adults looking to stay up until after the calendar page actually turns both have options about how best to celebrate the New Year with thousands of other revelers close to Panama City Beach's pristine waterfront and many amenities. On the way to midnight, bands perform for the gathering crowd, anticipating the countdown to 2022 when a huge, glowing beach ball is lowered to signal the start of the New Year, and another great fireworks display. Time Square has nothing on this Panama City Beach NYE party!



# Tastebudz



By Marta Rose-Thorpe

Dining at The Grand Marlin always feels like a celebration. A trifecta of delicious food, great service, and a cozy, alluring atmosphere bustling with neighbors and friends abounds. On a recent Friday night, my husband and I enjoyed a multicourse dinner served by Hunter, a soft-spoken, very nice and extremely knowledgeable server

LEBRIS

It was 6 p.m., and the place was hopping. Hunter started us out with a refreshing cocktail from the bar. I enjoyed the Lemon North Drop made with Hanson Meyer Lemon Vodka, raw sugar, and a squeeze of lemon. Pow! Shebang! Crisp, cold and sour-sweet, with a lemon twist. My husband tried the PCB Bushwacker made with white rum, coffee liqueur, crème de cocoa, vanilla ice cream and a 151-rum float. This seemed, for all practical purposes, like starting the meal with dessert, though he loved it and likened it

to a thick, frozen Reese's Peanut

CELEBRI

Butter Cup.

SATURDAY

DECEMBER 11

is the last day

of the season!

who was happy to share any and

all details of the menu with us.

Hunter began our feast with soups and a salad. The Seafood Gumbo was the traditional variety... quite heavenly, with just a whisper of heat. Chopped oysters, crab, okra and andouille sausage were mixed into a dark roux, floating above two savory, tender, chipotle-marinated shrimp. A plate of Gambino's French Bread from New Orleans accompanied the Gumbo, lightly toasted with house made garlic butter. The She-Crab Soup is a classic, rich and delicate in flavor. Local blue crab meat is folded into a thick cream and sherry fusion, and drizzled with a beautiful pale green chive oil. Our Iceberg Wedge salad was a menagerie of tastes and textures, simple and light but so flavorful! Iceberg lettuce was topped with crumbled applewood smoked bacon and a creamy, blue-cheesy, bacon-infused dressing, sprinkled with scallions and sweet grape tomatoes. After soups and salad came one of The Grand Marlin's favorite appetizers: Crispy Lobster Fingers. "Fingers" of firm, juicy Maine lobster were lightly fried, sprinkled with chopped chive batons, and served with a vanilla bean honey mustard.

By now we were feeling pretty satisfied, but the best was still yet to come. Hunter explained that the three most popular entrees at The Grand Marlin are the Grouper Picatta, Maryland Lump Crab Cakes, and Ginger Soy Yellowfin Tuna, and we got to sample all three. Each dish had its own flavor palate



Restaurant Review: The Grand Marlin



and was perfectly paired with accompanying side vegetables. The Grouper Picatta came coated in a thin parmesan crust, topped with flash-fried crispy capers, served alongside sauteed spinach and whipped potatoes... a sensory explosion! The Maryland Lump Crab Cakes were nearly all crab - juicy, meaty and wonderful, served with a colorful roasted corn relish and a creamy mustard butter sauce. The Asian-inspired Ginger Soy Yellowfin Tuna consisted of a rare tuna steak drizzled with spicy ginger soy glaze, served alongside baby bok choy, shiitake mushrooms and wasabi whipped potatoes. A glass of Di-Bacco Pumpee red wine, spicy

and full-bodied, was the perfect base to our diverse and luscious meal.

For dessert we enjoyed a Bailey's Coffee (The Grand Marlin's tasty coffee is a full-bodied, medium roast bean) with two signature dessert favorites: Key Lime Pie and TGM's Praline Basket. A light and creamy Key lime mousse was poured into a toasted coconut and macadamia-infused graham cracker crust, then drizzled with raspberry coulis. The Praline Basket was a heavenly concoction of large, plump blackberries inside a homemade praline shell, topped with vanilla ice cream, candied pecans, and chocolate and caramel sauces. Both were decadent and unforgettably scrumptious.

The Grand Marlin, located at 5323 N. Lagoon Drive in Panama City Beach, has a great selection of wines by the glass, bourbon's, whiskey's, scotches, and both craft and domestic beers. Their full bar boasts signature martini's, island cocktails and seasonal specialty drinks.

Hours are 4 to 9 p.m. Monday through Thursday, 4 to 10 p.m on the weekends, and Sundays from 10 a.m. to 9 p.m. Sunday Brunch features (among many items) Prime Rib, Bananas Foster French Toast, an array of Omelettes and Benedicts, and \$2.50 Bloody Marys and Mimosas.

For dinner reservations, more information and to view the full menu, call (850) 249-1500 or visit thegrandmarlin.com.

Grab someone you love and head to Capt. Anderson's for your favorite Capt. Anderson's classics... make plans to enjoy it soon, because Saturday, December 11 is the last day of the season!

Capt. Anderson's

Restaurant Waterfront Market DINE EARLY AND WATCH THE FLEET UNLOAD 5551 N. Lagoon Drive, Panama City Beach, Florida 32408 CaptAndersons.com 2021 Wine Spectator Best of Award of Excellence



The Rotary Club of The Emerald Coast is sponsoring the Wreaths Across America ceremony to be held at Evergreen Memorial Gardens on Highway 231 in Panama City. Everyone is welcome on December 18, 2021 at 9 a.m. for this ceremony to honor the Veterans. This is one of seven such ceremonies held in Bay County. The Club realized a few years ago that there were thousands of former veterans laid to rest at this cemetery who should be honored for their service with this national program.



# Panama City Center for the Arts

Celebrate the holiday season among exceptional art, the tradition of the Radio City Rockettes, and all of your favorite local artists.

The Center for the Arts will be opening multiple new exhibits in December. The "Life as a Rockette" show will be opened alongside the "Holiday Higby" exhibit to celebrate the season, as well as expanding the gift shop for holiday shopping.

"We said goodbye to our dark, spooky Haunted Higby experience last month and have committed to build a warm & bright experience for the upcoming holidays," said Jayson Kretzer, executive director of Bay Arts Alliance. "Along with our December exhibitions, we'll be showcasing illustrations of the twelve days of Christmas, a miniature Christmas Village, an extended gift shop, and fun photo opportunities throughout the building."

In the main gallery is the celebration of one of America's favorite dance companies through the experience of local artist Sonya Livingston. Get a taste of "Life as a Rockette" with this fun and festive exhibition. Sonya started her professional dance career at the age of sixteen with the Radio City Music Hall Rockettes, where her career spanned twenty-one years. A timeless story told through historic photographs, dazzling costumes, and live dance performance(s) will transport you to Radio City Music Hall where the Rockettes have performed since 1932.

A "Meet the Artists" reception will be held Friday, December 17, from 5 - 8 p.m. to formally celebrate the artists displaying their work in the galleries this month. Complimentary refreshments and wine bar will be provided. Featured local artists this month include Sonya Livingston, Tesa Burch, and Kris Serian.

Join us the following afternoon Saturday, December 18, in the main gallery for a free community dance workshop. Experience what it's like to be a

"Rockette for a Day" while Sonya teaches the basics of being a Rockette. All ages and levels of dance ability are invited to learn real Rockette choreography and steps of the iconic "Wooden Soldiers" from 11 a.m. -12:30 p.m. Parents and families are invited to watch the performance at the end of the workshop. The "Life as a Rockette" exhibit will be on

> display through Saturday, January 22. Tesa Burch's work will be on display in the Miller gallery until December 25. Her exhibition is titled, "Southern Exit." This show, the new paintings, mostly

run a theme of longing or holding on to something that is gone or going.

When asked how she came into her style of art, Tesa responded, "My art is like a diary to me. My experiences. My process. It developed out of my sketchbooks in a big way. I depict the things I think are interesting or poetic. I often chronicle how I feel and try to say things I hesitate to say out loud with it. My collage style comes from what I like to collect and my personal style."

Having explored all manner of water based paint, collage, and assemblage media, Tesa incorporates a lot of second-hand materials into her art pieces. Some of the media and materials you can expect to see in this show include alligator skin, snakeskin, starfish, rhinestones, road reflector dust, dirt, fabric, furs, mirror, watercolor, oil, and acrvlic.

Featured in the café gallery this month is artist Kris Serian. When asked about how she got her start with her artistic journey, Kris stated, "About 12 years ago, my husband died suddenly and I lost my way. A friend of mine introduced me to art with Victoria Bush at Bay Art and Frame. Initially, I went to stop everyone from pushing me. I started with a palette knife because I knew I couldn't focus on the intricacies of brush work. I fell in love with painting."

Though painting started as an escape for Kris, she soon became inspired to continue developing her craft, taking inspiration from many sources like an old truck, a boat, or flowers. "Just about anything inspires me and then I want to capture it," said Serian.

The Center for the Arts will be closed December 24, 25, 31, and January 1 for the observed holidays, as well as January 3-7 of 2022 for the Bay Arts team creative summit. The Center will reopen January 11 at regular hours. Open hours are Tuesday-Saturday, 10 a.m. - 5 p.m., and Friday, 10 a.m. - 7 p.m.

# Studio 237 Music Lessons: Trust

#### By LISA CYR

The binding glue between a teacher and student is the trust which is initiated and maintained by the teacher. It's the reason why a student or a parent will not leave a music teacher for a different one. Trust between the student and teacher is developed over time and first impressions tend to make a significant difference. There are systems that teachers employ to create an atmosphere of trust during a music lesson.

First, we become acquainted with each other by introducing ourselves by name, grade level, favorite colors, foods, songs, styles of music, type of instrument you own, where it is located, musical goals, extracurricular activities, etc. We discover commonalities and learn to appreciate each other's differences, a "give and take" concept which provides a foundation for acceptance

Remaining positive is positively important. It's so easy to say or think, "Just do what I am telling you to do!" which really dampens trust into a soggy mess. It is the "look at the glass half

full" concept. Focus on what you can do. This boils down to changing the teacher's perspective and then helping the student achieve purposeful positivity. I think of positivity like a sealed driveway repelling negative water as it beads up and rolls off the concrete.

One of the more challenging aspects of trust is to convince the student that you really do know what you're doing. Traditionally, I hang my diplomas and certifications on the wall over my piano. I also perform a few song excerpts for the student. Lessons require regular feedback to and from the student. I might ask a student why they perceive a situation the way they do and promise that all answers are positively valid. Students want to know why they need to sit up straight, stop crossing their legs three times over, or why they have to play boring song-like exercises over and over again. They want to know "Why can't I just play like a professional in four weeks?" Demonstrating "why" can be amusingly fun. At least we can laugh as I slouch over the piano keys with low wrists and

sit like a pretzel on the piano bench and say, "How does this look?" It's a real icebreaker.

I never say the words "trust me." Teaching is more like an adventure into an unknown world. Together, one step at a time, we investigate and learn how to learn. If a student knows that you are scaffolding them as they mature, then they are more apt to take possession of their own learning and eventually perform without assistance.

Maturity is the result of

trust. A music student develops personal fortitude through consistent methodic daily pursuits of a goal. They learn how to work through difficult situations and emotions by developing a positive determined mindset according to their uniqueness. They learn how to receive and implement positive critiquing and suggestions. Some aspects are non-negotiable since triedand-true technical parts of the instrument reproduce a particular song style. A balanced per-

spective of learning is important to mature.

Ultimately, trust is not earned, trust is developed, fed, and nurtured, a one-way street with two lanes, two people, working two-gether.

Studio 237 Music Lessons is in Santa Rosa Beach. Our teachers are ready to teach guitar, piano, drums, voice, ukulele and more. Call Ray or Lisa Cyr at (850) 231-3199 to schedule a visit or lessons. www.Studio237Music.com





#### **Wellness**

# **Type 1 Diabetes:** Perspectives and Experiences



BY STACY KEHL, APRN, FNP-BC As a nurse with over 20 years experience, I have to admit that prior to becoming the mom of a Type 1 diabetic (T1D), I had little experience with the disease. I knew the basics: Beta cell destruction, long-term chronic conditions caused by T1D (kidney disease, eye disease, heart disease), and difficult to control blood sugars. When T1D patients were admitted to the hospital, we routinely consulted endocrinology to let them manage the patient's insulin pump; pumps seemed like foreign technology left better to the specialists, and just as often, the patients themselves.

Then, December 5, 2018, happened. My then 15 year old son had been struggling for awhile with various symptoms. He had been going to the gym, weight lifting, eating healthy for months trying to work through it all. For years, we'd noticed that his growth was slower than his older brother. His pediatrician told us he was a "late bloomer," which we believed. In the months preceding his diagnosis, I noticed he had symptoms that made me think "diabetes," but with no family history of diabetes, I talked myself out of it. What I didn't know was that despite no family history, T1D prevalence has been increasing world wide; between 2001 and 2009, there was a 21% increase in the prevalence of T1D in people under age 20. And, while the risk is higher for people who have a family history of T1D (or other autoimmune diseases), sometimes there is no family history of the disease at all. Currently, some 1.6 million Americans are living with T1D, including about 200,000 youth (<20 years old) and 1.4 million adults (20 years old and older).

I decided to order some routine labs on my son on December 5, 2018, not expecting that his hemoglobin A1c would be >13% (that's equivalent to an average blood sugar of about 326mg/dl, normal is less than 100 mg/dl). We were shocked, confused, and anxious by this seemingly sudden diagnosis. Looking at his other labs, I knew he needed to be in the hospital. He was was in mild DKA (diabetic ketoacidosis, a life-threatening condition). Unfortunately, his pediatrician didn't agree with my assessment, so off to the ER we went. I knew I'd made the right decision when my son was sent to the pediatric ICU for treatment, where he spent the next 2 days. He was put on an insulin IV drip and he had finger stick blood sugars every hour until his blood chemistries normalized. His life was tossed upside down, forever.

Shock is an understatement. We cried a lot. There have been so many sleepless nights. It took months to come to the realization that his diagnosis was real.

We were lucky to have a friend with a connection at a university hospital where we were introduced to an amazing pediatric endocrinologist; he and his team have helped us every step of the way in understanding and treating T1D. T1D is not a disease caused by being overweight or having an unhealthy lifestyle. It is an autoimmune disease. While many patients are diagnosed before puberty, many patients aren't diagnosed until their late teens, twenties, or even later. T1D is caused by the immune system destruction of pancreatic Beta cells which produce insulin. T1D patients require insulin; it is their lifeline and they cannot survive without it. There is no cure for T1D; there have been many advances, however, and we are able to "slow" the diagnosis through novel therapies aimed at preventing Beta cell destruction when the diagnosis is made early (at-risk people need annual screening. Go to www.trialnet. org, for free testing and excellent information about T1D).

We received a fast-track edu-

cation in T1D over the next few months. We were/are fortunate to have world-class care with our pediatric endocrinology team. With an insulin pump, my son has the Alc of a non-diabetic (<6%) and has >70% time in range (normal blood sugar). We still have hiccups like technology failures (CGM, pump or the phone app we use to monitor his blood sugar randomly stop working); high or low blood glucose for no apparent reason; and frustrations with a health system that values big Pharma profits more than patient's health (the cost of managing T1D in the US is exorbitant - my son's insulin and pump supplies cost over \$10,000 every year). If you or someone you know has a family history of T1D, especially a first-degree relative, I urge you to get tested. If you have symptoms of diabetes, you should definitely consider getting tested.

I'd love to help; if you have any specific questions about T1D, give my office a call at (850) 708-1623 or email me: stacy@elemenpcp.com.

# Money Can't Buy Love, But the Right Gift Can

BY JAMIE C. WILLIAMSON, PHD Most gift givers assume that a more expensive present will be more appreciated, yet receivers don't appreciate expensive gifts more than other less expensive gifts. And, that goes for gifts of

elry, and even the price of an engagement ring.

Research clearly shows that money can't buy you love. Instead, when it comes to gift giv-

ing, it truly is the thought (and effort) that counts. So, how do you select the "right" gift?

Selecting the right gift begins with the understanding that the gift you give - no matter the cost - communicates how you feel about the receiver and the relationship you share. If you want your partner to receive a



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message of love, appreciation, admiration, and commitment, then you need a gift that makes that statement.

A good gift is tailored to the needs and desires of the receiver and communicates commitment to the relationship.

But the best gifts do all of that and more. The best gifts also reflect effort and high levels of involvement.

It truly is the thought and effort that counts.

For example, if your husband dreams of owning a sailboat and you can't afford it, don't buy him a toolbox or new pair

of running shoes. Show him you want his dreams to come true. Buy him a sailboat (and captain) for a day. Arrange with his boss for a day off, schedule childcare, buy him a pair of deck shoes. Then, the two of you go for a day of sailing. If that is too much, buy him a subscription for Sailing magazine, open a special "sailing" savings account, and start saving for next year's rental or even boat ownership. Just let him know his dream is your dream, too.

Or if your wife is a busy mother who longs for the romance and excitement of your early marriage but barely has time to blow dry her hair, don't buy her a gold bracelet or the truly forbidden food processor (unless it comes with a cooking class in Italy). If she longs to feel passionate again, show her she is still the woman you married. Buy her a day of luxury and romance.

Do all the planning. Book her into a resort spa, arrange for her

# Are You Getting Your Best Sleep?

centrate, emotional instability, poor decision making and a decrease in mood. A lack of sleep is also associated with increases in disease such as Alzheimer's, diabetes, heart disease, depression and more. It's easy to see how important a good night's sleep is.

It should not be a surprise that the main reason sleep problems occur as we age is from dysfunction in our hormones. After age 40, the amount of sleep problems that occur from a lack of hormones increases rapidly. Progesterone plays a major role in the ability to fall asleep at night. By dosing progesterone correctly, we are able to eliminate those hours of staring at the ceiling waiting to fall asleep. And with the proper use of testosterone and estrogen, we

are able to get your sleep cycles to continue not only through the night, but also well into the morning. You can say goodbye to those mornings of waking up at 3 a.m. staring at the ceiling trying to decide if you should start your day or fight that losing battle to get a few more hours of sleep.

Most people think of hormones as only affecting libido or sexual function. In my mind, these are the least important reasons to consider hormone optimization. Improving sleep, waking refreshed and ready for the day, reducing your risk of disease and death, reducing your risk of multiple different cancers, improving your mood and increasing your overall feeling of well-being are far more important.



As always, keep in mind that what is considered "normal" or "reference range" is not the same as optimal. A quick example of this is your Vitamin D level. A level of 30-100 is considered normal, but levels below 40 are associated with a 40% increase in cancer and levels below 50 are associated with a 6x increase in breast cancer. Are you going to be happy with

a level of 35? Does your doctor know what the optimal ranges are of hormones that they rarely, if ever, even order? If you have to ask your doctor to order the lab, do you think they are going to know how to interpret the result? Come see us and get your labs done. Let the experts evaluate your levels.

Dr. Richard Chern, MD specializes in hormone optimization in both women and men. He travels throughout the U.S. teaching doctors how to properly optimize hormones in men and women, including providers here in Northwest Florida. Dr. Chern along with nurse practitioner Sue Griffin ARNP are both currently accepting new patients. Call (850) 830-3012 today to make an appointment. It will be a life changing event.

#### **RIGHT GIFT**

continued from previous page

By Dr. Richard Chern, MD

As we age, it seems like it's

more difficult to get a good

night's sleep. For some of us,

it's harder to fall asleep and

others have difficulty staying

asleep. Then there are those

who have difficulty with both

falling asleep and staying asleep.

A lack of sleep leads to daytime

sleepiness, an inability to con-

to have a day off, arrange childcare, schedule her a massage, mani-pedi, facial, and blow-out (or whichever services you can afford). Give her a new sexy top to wear, and end with an overnight "date night" at the resort. If that's too much, then give her the mani-pedi, send the kids to grandma's, and prepare a romantic dinner at home. Just let her know for sure that, to you, she's not just a mom, she's the love of your life.

Here's a less extravagant example. Last year around Thanksgiving, my husband broke his favorite reading glasses. I could have easily ordered him a new pair of readers. But, I knew they wouldn't be the same. So, I found an optometrist office willing to repair the old ones, wrapped the repaired glasses in tissue, and put them in his Christmas stocking.

Getting the glasses repaired was tailored to my husband's



needs and the effort showed my commitment to him and our relationship. The effort also showed a high level of involvement (I had to do a lot of running around rather than just order something on-line).

Although my husband received other more expensive gifts last year. The repaired readers were his favorite because they communicated to him the lengths I would go to make him happy. In turn, he was happy with me.

Love is, after all, an action word.

Try sharing this article with your partner to start a discussion about what you both might want most for yourselves and



your relationship this year. Acknowledge that the best gifts are tailored to the receiver's unique

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needs and desires, reflect effort and involvement on your part, and demonstrate your commitment to the person and the relationship you share. Then shop creatively so you have the best (and perhaps, least expensive) Christmas ever.

Want to give your partner a private and fun marriage refresher course? Contact me and I'll set it up for you.

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

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**Dr. Richard Chern, MD** 12889 Hwy 98W, Suite 107B Miramar Beach, FL

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#### > Wellness



The holidays bring together families around the country. Young and old alike look forward to these special shared moments. For those with hearing loss, the holidays can be overwhelming. Difficulty following conversations can lead to frustration and stress for both the individual with hearing loss and family.

#### Here are some simple tips for making the holidays a sound occasion.

#### 1. Communication Strategies

- Advocate—let your communication partner know you are having difficulty.
- Face the speaker of interest.
- Ask for clarification, "can you rephrase that"?
- Ask for the topic of conversation, context goes a long way.
- For partners—keep your face and mouth visible, rephrase rather than repeat, and try not to get frustrated.
- If there is someone you have preference to chat with, sit close to them, either next or across from depending on seating.
- Try to put noise to your back.

#### 2. Hearing Aid & Assistive Listening Devices

- Make sure your devices are working prior to any travel.
- Make sure you have spare batteries or charger.
- Keep good maintenance of devices.

#### 3. Be Proactive

- Make an appointment or visit your audiologist well in advance to the holidays. Do not expect to get an appointment the day before Christmas.
- If you are new to purchasing hearing aids or other devices recognize this may take some time to order and fit that extend beyond the initial evaluation.

**Hear Again America** is committed to providing professional, quality hearing health care while increasing public awareness through education regarding the early identification, treatment and rehabilitation options for hearing loss.

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Source: https://www.audiology.org/holiday-advice-for-those-with-hearing-loss/-November.18.2021

# **Simplifying Medicare Advantage Choices**



By Greg Durette

This is the time of year when you should review your Medicare options and make important decisions about your coverage for 2022.

Right now, we are in the Annual Election Period (AEP) for all Medicare beneficiaries. It is often referred to as the Annual Open Enrollment Period. This annual event runs from October 15th through December 7th.

Because this period allows ALL Medicare eligible folks to make switches and changes, it is the most heavily advertised time of the year...not like I have to tell you that! Folks on Original Medicare (Parts A&B), Supplements (MediGap), Stand Alone Prescription Plans (Part D) and Advantage Plans have a chance to pretty much do anything they want with their coverage mix. The hard part comes with sorting it all out.

One of the things I often say to Medicare beneficiaries during this time of year is to make sure you don't get so overwhelmed by all the information out there that you run out of time to take action. It can sometimes become "paralysis by analysis" syndrome. Remember, the AEP ends on December 7th! Figuring out which coverage options are best for you can be confusing at any age, but understanding healthcare options for those 65 and older can be even more difficult.

I suggest considering these three things when shopping for Medicare Advantage/Supplement plans:

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

**Care:** Care starts with a strong relationship with your primary care provider. If your plan has a network, make sure you're comfortable with the doctors and hospitals in that

network. Check to see if your plan will coordinate your care with the rest of your providers—in and out of State.

**Experience:** Medicare can be complex and confusing. It's important to find a seasoned agent that works for you and supports you throughout your health care journey with plan benefits and resources that can help you live more and worry less.

Since Medicare Advantage Plans are offered by private companies, one excellent feature is they have more freedom and motivation to include extra benefits like; vision, hearing, gym memberships, dental, overthe-counter pharmacy items and more.

However, it is important to note that, not only do Medicare

Greg Durette

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plans vary by state, they vary right down to each individual county in each state.

Your sibling in North Dakota is not going to have the same insurance company options you would in your Florida county.

This is why it is vitally important to work with a local agent that knows the area and understands benefit landscape as it applies to you. A famous actor or retired athlete on TV touting a toll-free number from who knows where will likely not.

Greg Durette is a qualified, licensed agent with Florida Health Connector providing Medicare throughout the State and is based in Niceville. He has been in the insurance industry for more than 38 years and can be reached at his office at (850) 842-2400 or his mobile at (978) 509-2941.

# Humble House "Pearls & Poinsettias" Christmas Banquet Fundraiser with Silent Auction Dec. 16

Let's celebrate! With the Christmas season ahead, we are excited to announce our first Annual "Pearls & Poinsettias" Christmas Banquet. This is the annual fundraising event for Humble House Ministries.

As we close out the 2021 year, we are excited to see what God has done in-and-through our ministry. By hosting our 1st annual fundraising Christmas Banquet, we aim to keep our ministry thriving into the new year and beyond. It will be a plated dinner with semi-formal attire requested. "This has been an incredible inaugural year of growth and blessings! God has restored the lives of the women in our program and repaired numerous broken relationships. We

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MEDICARE



are grateful for the community and donor support and we are ready to celebrate!" says Rachel Duvall, Founder & CEO. We have table sponsorships available for interested businesses, organizations, or families, and all other guests must RSVP at humblehousenews@gmail.com.

• Thursday, December 16,

2021

- Doors open at 5:30 p.m. Starts at 6 p.m.
- First Baptist Church
- Fellowship Hall
- Dinner & Dessert Semi-Formal Attire
- Requested

• Silent Auction Including: Zales Pearl Jewelry + Sentry model rifle (5.56 NATO, 16" barrel, 15" handguard, in tungsten cerakote) donated by Bay County Armory.

For more information, visit our Facebook page.

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

Medicare

questions?



#### 🔅 Musing



BY SEAN DIETRICH

"When I was a kid, we didn't have no Christmas tree," said the waitress, placing a hamburger on the table before me.

I was in North Georgia, in a restaurant attached to a gas station. My waitress's name was Sharon. I know this because her name tag said "SHARON."

"No tree?" I said, lifting the top bun to make sure everything was okay under the hood.

"Nosir. Didn't get no presents, neither. My mama worked too hard to spend money on that kinda stuff. Mama paid bills and bought food."

She passed me the Heinz for my fries. I used the butt of my palm to spank the bottle until it repented.

My server was middle-aged, with hair that was straw colored, and she wore a sweatshirt with the name of a local high school on it.

"So," I said, "no trees and no gifts, how did your family celebrate?'

She smiled. Her teeth were blindingly white, perfectly straight-a credit to her genetics, her dental care professional, or her prosthodontist. She had a great smile.

"Celebrate? We Shoot. didn't."

"At all?"

She shook her head and started jingling the change in her apron. "Not until I was nineteen."

"Why nineteen?"

"That was the year Mama died. Mama died in an accident coming home from work. It was awful. Worst day of my life. Drunk driver got her. Had to raise all eight of my brothers and sisters after that. My dad was a deadbeat."

She looked off as though she were posing for a Renoir. "Know what I did that first

Christmas?" "Pray tell."

"Well, we couldn't afford no

# **Georgia Christmas**

tree. But out in our shed we had cans of old green paint, 'cause our trailer was green on the outside. So I cleared a place in the living room and I painted a tree on the wall.

"Then we all made flowery ornaments and stuff from pieces of tin foil, sticking them to our painted-wall tree. We made popcorn strings, decorated pine cones, that kinda stuff."

I negotiated a fry through six inches of ketchup. "You're pretty creative."

"That ain't the best part. Me and my brother, Sweets, spent twenty dollars on our whole family that year. Twenty bucks.

That was our spending limit.

"For eight kids?" "Nine including me."

A bell dinged over the door. She told the customers to sit wherever, then she returned her gaze to me for the clincher.

"You'd be surprised what you can buy with twenty bucks if you're smart. We made our presents for cheap.

"Sweets got some wood and fixed up some swords and shields for the boys, spray painted'em silver. For the girls, I went to the thrift store and bought old babydolls, repainted their faces, sewed brand new clothes for'em so they looked like new."

"Twenty bucks?"

"Not a nickel more." She took a moment to laugh.

It was the kind of absent laugh you give when remembering too much.

"Then know what we did?"



I shook my head.

"Few days 'fore Christmas, me and Sweets went behind Kmart to get a bunch of free cardboard boxes-you know, to put our presents into? We were gonna wrap them up in newspaper. Know what we found behind Kmart?"

"What."

"Found cans of expired pureed pumpkin, and boxes of pudding, a bunch of perfectly good food, just throwed away. I took it all home and made pies out of it. Pumpkin pies, pudding pies, you name it. Graham cracker crust."

Another proud laugh.

Next morning," she went on, "everyone woke up and saw their toys and all we did was cry."

"Cry? You mean happy tears?'

"No. We were all so sad without Mama, we couldn't do nothing but cry. It was a hard year." "I'm sorry."

"Long time ago, darling."

I applied mayonnaise to my burger with a masonry trowel. Then I broke my onions into individual pieces of mulch and positioned them just right.

"What are your Christmases like now?" I asked.

"My kids get the best Christmas. We drive all the way to North Carolina just to pick out a tree. We walk through the woods near my brother-in-law's house, and we chop it down together, trim it up, and ever'thing.'

"Really?"

"And we make all our own presents. Carve them, or sew them, or pottery. That's the rule. You gotta make'em with your own hands. More fun when you make them."

She removed a smartphone from her apron. The woman donned reading glasses and began thumbing through photos. Finally, she showed me the phone. "Lookie here. This is what I'm making my oldest, she's twenty."

On the screen was a quilt of magnific proportions. There were so many colors the blanket looked like a veritable Dolly Parton song. Her creation was-to put it frankly-museum worthy.

"You know," I said, "that was a pretty good story you just told, about your childhood."

"Aw," she said, "I keep telling my kids I'm gonna write it all down one day, to remind them to be thankful for all the stuff they have."

"I think you should."

"God no, I hate to write. Need to find someone to write it for me."

Consider this my contribution to your family's bountiful Christmas, Sharon.

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





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# A Pastor's Ponderings: **A "Normal" Christmas**

BY PASTOR JEFF WADE, THE Rock of Panama City Beach

Can you believe it? Christmas time is here again. How can it already be Christmas again, right? I believe that if you asked everyone collectively what their favorite holiday is, most would respond without even having to ponder it at all. Christmas!

There is no doubt that our world has changed. Probably forever. As a pastor, I've been asked multiple times when do you think things will get back to normal. My answer? Never. First of all, what even is normal? What does it mean? And isn't normalcy constantly changing? It's just my opinion, but if we are calling normal anything prior to Covid, the answer unfortunately according to me is never. Things will never be the way they once were. Again, just my opinion. Can I give you a couple of thoughts today to consider? To ponder?

Maybe this isn't so bad. Now before you start sending me emails, let me finish. I'm not talking about the sickness, the deaths that have unfortunately occurred. I'm not speaking about economic

downturns and mandates and lockdowns. There isn't a good way to spin any of that. But maybe ALL of this isn't bad. Perhaps what once was "normal" needed to change? One thing that I have taken away from the last two years is that I now have a different perspective on things. Things that were once "normal."

For me, at one time in my life a "normal" Christmas meant eagerly expecting Santa Clause to land at my house, drop down my

chimney, and leave me a bunch of presents. That's what was "normal." As time went on the normal changed. My perspective changed. I matured from the expectation of receiving gifts to being so excited about being able to give gifts to my own children and family members. What was normal then was lying in bed on Christmas Eve filled with excitement and anticipation at the though of seeing the excitement on my children's faces. Later in life, as my children got a little older, we stopped exchanging gifts altogether and instead we started taking Christmas vacations instead. That's what was normal. So normalcy is constantly changing. Believe it or not, the last two years have brought about a few good things.

New normals if you will, that perhaps needed to change. Families have spent more time together. Churches have been shaken and strengthened. People have learned how to lean on one another and I'll just tell ya.... This Christmas, I'm simply content with what I have. I'm just glad that my family is here with me. I'm glad we are healthy. I'm glad that I have freedom. That is my new normal. "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that."

Maybe that should be our new "normal" Christmas. Godliness. contentment. Blessed to have food and clothing. Wanting for nothing, and yet thanking God for all that we have. Thank you God, for giving us your son Jesus as a gift that leads to salvation and eternal life in Heaven with you.

I would like to wish each of you a Merry Christmas. May this season be simply filled with contentment and gratitude. Pause today and give God thanks for all that he has done. Merry CHRISTmas everyone.

1 Timothy 6:6-7 says this:

## Book Review: **The Gift of the Magi** By O. Henry

REVIEW BY JACK SMITH

During the holidays I tend to reflect on melancholy moments. I lost my mother several years ago and think of her often. Millie was an enigma wrapped in a riddle and in a very strange way reminds me of that great holiday story "The Gift of the Magi " written by O. Henry in 1905. My mother believed that she had a manifest destiny to borrow (make that steal) items from her children if she thought that they would look better in her house.

I called my sister on a rainy Christmas day and asked what she was doing. She explained that she was in an upstairs bedroom watching our mother drag her coffee table down the driveway. I was treated to running commentary: "She's got one end on the bumper," then, "she's got it in the trunk." Several minutes later I received a call from my mother, "Honey, can you come over and help me get a piece of furniture out of my trunk? When asked where it came from, without hesitation she answered, "Your sister gave it to me for Christmas." Sometimes an article would magically reappear, suggesting that she had found a better item for that space.

Several weeks later, she asked my wife if she could attend Mass with her. The priest asked the congregation to help with a special collection. A member's child needed a very expensive electric wheelchair and when the collection plate was passed, my mother wrote a check for the entire amount. Hence my earlier comment about an enigma.

By now you are probably wondering what all of this has in common with the O. Henry short story. He tells the story of a newlywed couple without much money, who through sacrifice and selfless acts, manage to save their first Christmas. This story defines the term "irony" and that love can be found in more than just material things. The couple, like so many of us, are living in the present and thinking about short term happiness. This story resonates with me as my mother read it to us every Christmas Eve.

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🍻 Musing

#### Lifestyle

# Design and Culture: The Great Outdoors

Oh how we love the outdoors this time of year! I could probably do without the time change, but I love to sit by the fire with friends and family, winter cocktail in hand, grill sizzling outside, enjoying the cooler weather. If you spend as much time as I do outside, the design of your outdoor space is as important as the design of your indoor space. I have some resources to guide you through designing your outdoors whether it is new construction or renovation.

If you are thinking about building an outdoor kitchen, NatureKast Cabinets are revolutionary. They are built to withstand any weather and the door styles and colors are beautiful. They have a stunning finish from a resview all of their finishes and cabinetry, you can visit Naturekast. com. Their Weathered collection is stunning.

When choosing a countertop for outdoors whether it be for a bar top for your pool or an outdoor kitchen, you can choose from most natural stones such as granite, quartzite, dolomite and some hard marbles. A leathered or honed natural stone is a beautiful choice for the outdoors. Quartz has become an increasingly in-demand choice for countertops due to its easy-care qualities and the soft light colors that are popular in design right now, but quartz cannot go outdoors. Caesarstone Quartz is the only company that I am aware of that has crafted a quartz that





in that reflects cypress or teak in look and to the touch, but they are actually made from PVC. Some of you probably already know that wood cabinets do not hold up in our elements. Their cabinets are 100% waterproof and won't warp, fade, or crack in the elements. If you would like to can go outdoors. Their outdoor collection has three simple and soft colors, Palm Shade, Midday, and Clear Skies which you can learn more about at Caesarstoneus.com. Dekton by Cosentino or Neolith are another option for outdoor spaces. Dekton and Neolith are a crafted, porcelain

product that is stain and scratch resistant and offers a wide range of colors that look like natural stones. If you are looking for a marble look for the outdoors without the maintenance of marble, this would be a great option for you.

When designing an outdoor kitchen, It's a good idea to choose your appliances. What type of grill are you going to have? Will you have an egg? Are you putting a sink in your outdoor kitchen? To design an outdoor kitchen, these are key elements your project manager will need to know. It is also helpful if you have a budget in mind and let your project manager know so they can guide you in the right direction.

If you are designing an entire outdoor space with a pool, maybe a hot tub, possibly a fire pit, and an outdoor kitchen, Southern Blue Construction can guide you. They are a family owned business located in Freeport, FL and have created many beautiful outdoor spaces in our area. You can visit SouthernBlueConstruction.com to view inspiration for your new outdoor space and to learn more about them.









#### 🔅 Lifestyle

# **Breathing New Life into Your Bathroom with Tile**

BY: KIM BRAZELL, MARKETING DIRECTOR

When I was growing up, my parent's bathroom was made with aqua green subway tile stacked halfway up the walls. The bathtub, sinks and toilet all matched. The floors were a large hexagon in the same aqua green. The countertops were Formica. Back in the 1960s when the house was built, it was a beautiful thing.

Growing up, that bathroom saw lots of activity with three girls getting ready for school at the same time. Add in makeup and curling irons and lots and lots of hairspray (there was that big hair thing in the 1990s). But when you think about it, there's no space in your home more personal than your bathroom. It can either be a place of relaxation and Zen or a place of stress with little function and organization.

If your bathroom isn't the bathroom of your dreams or it isn't standing up to the strain of modern family life, and you are looking to update or renovate, then you should seriously con-

sider tile as a long-term choice. My parents were smart for choosing tile. Even after more than 50 years, it's still in excellent shape. Tile is a wonderful way to put your personal touch on the space. Whether you like subdued and modern with lots of white and muted colors, or bold and beautiful, there is a tile product that is just for you.

Tile is durable and built to last a lifetime. It is moisture, mold, and mildew resistant, and in a hot and humid bathroom, it's a perfect product. Cleanup and maintenance are easier with tile as well. Tile is built to stand up to harsh cleansers and still look beautiful decades later.

Because there is such a diversity of colors and patterns, there is no reason not to put your own stamp on your space. "Tile is a great way to create a space that truly reflects your personality," says Kristen Rowell, sales manager at Flooring Depot of Panama City. "From color, to shape, to finish, tile can be used as the backbone of your design or as an accent and to add a bit of whimsy to your space, and the



durability of the product can stand up for years to come.'

Popular designs right now are patterned floor and wall tile, wood look tile, and lighter/white tile with veining that creates a clean, open and airy space. Subway tiles come in a variety of colors, mosaics that provide a classic look with a bit of flare. Add in old world options and virtually the choices are endless for you to create your perfect space that reflects both your personality and style.

In addition to being fun and beautiful, ceramic and porcelain tile is also environmentally friendly indoors. If you or

someone in your family suffers from asthma or allergies, it's important to use products that give off little to no Volatile Organic Compounds or VOC for short. VOCs contribute to a wide variety of health problems, but since tile is fired in extremely high temperature kilns, it virtually cuts them, making tile a healthy and green choice. There are also grouts and adhesives that have zero or very low VOCs so that your home stays as healthy as possible.

The readiness of tile also makes it a great product, especially now with shipping costs and availability limited by supply chain issues. Most tile manufacturers are found regionally and use local raw materials. Because they aren't shipping globally, energy consumption is lower, which in turn is good for the environment.

"Right now, tile is one of our best-selling products," says Rowell. "Tile is so versatile. Tile is great for your shower or bathroom, your kitchen, and even your pool. A corner of our main showroom is dedicated to showcase the tile. The bottom line is a great long-lasting product with a great return for the investment."

flooringdepotofpanama.com



1310 W. 15th Street | Panama City, FL 32401 | 850.785.2216 19700 PCB Parkway | Panama City Beach, FL 32413 | 850.283.8353 How Can Investors Adapt to Change

in a Fast-Changing World?

#### Business



By Maurice Stouse, Financial Advisor and Branch Manager

Thanksgiving week brought encouraging news (according to the Wall Street Journal) that supply chain logjams might be loosening. The administration, in trying to give some relief to gas prices, was set to make releases from the Strategic Petroleum Reserve (SPR). Bill Gates' TerraPower (according to CNBC) is planning to build a nuclear plant in a Wyoming coal town. According to the Nuclear Energy Institute, nuclear energy's avoidance of CO2 emissions in 2019 was the equivalent of removing 100 million cars from the road. We are beginning to think that nuclear is re-emerging as a source of clean alternative energy for electricity and that investors should take note.

The first of perhaps two in-

frastructure bills has been passed and signed by the president. Inflation is running at its highest reported levels in over 30 years. The Federal Reserve is prepared to start scaling back its asset purchases which might slow the growth of the money supply. We think that means that mortgage rates might begin a (very slow) ascent. That could impact home builders and suppliers as well.

The labor shortage continues. We understand this has been fueled by early retirements, women leaving the workforce to care for children, the elderly and those that have chosen to step out of the workforce temporarily. The labor participation rate is at a record low of 61.6% of the eligible working population. It was at about 67% at the beginning of the century. The implication for investors is that companies will be accelerating their demand for innovations from artificial intelligence and automation. While productivity in the American workplace remains high it will be challenged as the cost of labor is going up at an increasing rate. Low revenue industries, such as hospitality and restaurants, will need to look at ways to maintain their productivity. We took note recently while dining at a fast-food establishment, that the ordering and paying process was all automated. It was fast and efficient, and our food was delivered swiftly by a smiling kitchen worker. The sign of more things like this to come. We think investors should consider those tech firms that are leaders in AI and automation.

Might AI and automation have an impact on carbon sequestration efforts? According to The Economist, while deforestation has generally decreased across the globe (with exceptions in a few key areas of the world that have been relied upon as carbon sinks such as the Brazilian rain forest), the rate of reforestation has decreased as well. The use of nuclear energy to power AI might help companies and countries satisfy their energy demands - and at the same time address climate issues as nuclear burns cleaner than carbon. Investors might consider utility stocks that have nuclear as part of their energy production mix.

The President has re-nominated current Fed chairman Jerome Powell as well as nominated Lael Brainard as Vice Chair. The belief in the media is that these two leaders have a track record favoring an expanding money supply despite the current Fed concerns about inflation. We think investors should therefore look at what that might mean: 1) Higher yields in the bond market (typically that is favorable for banks) 2) greater focus on materials, commodities, and 3) all kinds of real estate.

An additional word about banks. They are increasingly looking for ways to participate in the cryptocurrency markets. They are doing this by either creating whole departments to accommodate their clients for investing and/or utilizing crypto as a means for transactions.

Electric vehicles (EV's) continue to grow investor interest. More companies, in addition to established manufacturers, are getting into the business and initiating public offerings. Our concern is that many of these have low to no revenues or low to no production and their valuations are quite high. We think back to the dot.com era in the early 2000s and are left wondering if this time things are once again not different. We encourage our clients to recognize the opportunity that EVs bring but to exercise caution with those companies that have recently gone public. We also appreciate that although EVs are growing, there will still be considerable demand for gasoline in the world. We also wonder, can green energy grow fast enough to keep up with increasing demand? Nonetheless, we think investors should also be on the lookout for stocks of firms that are engaged in the extraction and production of those materials needed for batteries to run those EVs. Investors should also watch the legislation that might increase the tax credit for EVs.

While all of this is going on, today's retirees and many investors report they want and/ or need income/vield. Add to that, the real rate of return is declining as inflation is increasing. Traditionally, CDs, bonds, and perhaps pensions or annuities would have provided for that. Increasingly, people are turning to dividend paying stocks. Take note, that does however increase the risk to the investor. We suggest that clients looking at stocks for dividends examine three areas: 1) Dividend aristocrat stocks. What makes a stock a dividend aristocrat? Our understanding is that it must be in the S&P 500 and have increased its dividend for the past 25 years. 2) Real Estate Income Trusts. There are a variety of REITs, and many invest in apartment communities, warehouses, data (cloud) centers, cell towers, shopping malls and housing developments. Investors can scrutinize for income as well as growth potential. 3) Enhanced dividend and income strategies through mutual funds, ETFs or Separately Managed Accounts (SMAs) that invest in dividend stocks, but also earn premium income from options. Each has its own risks and potential benefits, and investors should scrutinize those carefully.

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

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

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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.



**Maurice Stouse** 





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#### 🔅 Business

# **PCB Economy Boosted by Tourism Spike**

#### By Ed Offley

The Panama City Beach economy is ending 2021 on a high note, thanks in great part to a record tourism season sparked by the relaxation of COVID-19 restrictions statewide in April.

"During the pandemic, we were pretty flat," Vice Mayor Geoff McConnell said of city tax revenues in 2020 and early 2021.

When Governor Ron De-Santis lifted the emergency ban on short-term rentals on April 21, the Beach saw an immediate and unprecedented influx of vacationers, he said. "That was a boom," McConnell said. "There was a lot of pent-up energy, pent-up demand."

Under its charter, Panama City Beach's primary revenue source is a 1-percent tax on gross business receipts. McConnell said that in March, with the pandemic restrictions in effect, the city collected only \$864,471. In April, that figure soared to \$1.45 million, a 68-percent increase. For the entire 2020-21 fiscal year spanning October 1, 2020 to September 30, the city took in \$17.08 million, a 42-percent increase over the pandemic-marked previous fiscal year.

The spike in tourism also brought a significant growth in the county's tourism development tax (or bed tax), a 6-percent assessment on tourist lodgings.

According to Bay County Tourist Development Council President Dan Rowe, bed tax collections in April were \$3.29 million, a 93.25-percent increase over the same month in 2020.

Bed tax revenues are earmarked for several programs, particularly marketing the Beach and its new sports complex. Other uses include funding beach renourishment, and grants for public safety to the city police and fire rescue departments and Bay County Sheriff's Office.

"The [financial] numbers



were unprecedented in terms of the number of visitors that we had here," Rowe said. "We are blessed."

McConnell and Rowe said even with lingering concerns over the Delta variant of COVID-19, people were attracted to the Beach because the outdoor environment is relatively safe, and because the rapid growth in remote working made it possible for out-of-town employees to do their jobs here while their families enjoyed the sand and surf. The positive trend continued throughout the spring and summer, McConnell said. Revenues from the 1-percent tax reached \$1.58 million in May; \$1.83 million in June; \$2.44 million in July, and \$2.65 million in August.

Bed tax revenues likewise soared from \$4.2 million in May to an all-time high of \$8.04 million in August, according to the annual Tax Collection Analysis Report compiled by the county for the TDC.

Rowe said there will probably be "some market correction" as other tourism destinations return to normal operating conditions. "But we're well set up to be successful," Rowe said. "There is nothing we see standing in our way as we continue forward."

McConnell offered a more measured assessment for the Beach city government.

While the city will certainly enjoy a secure financial position in the short term, he cautioned that this year's dramatic resurgence in visitation cannot continue indefinitely. Instead, McConnell predicted a return to normal seasonal fluctuations in tourism. "I think we're good for the next few years," McConnell said.

The challenge to the PCB government will come not from the future revenue stream – which is projected to remain strong – but from projected costs of local government that McConnell said could threaten to surpass the current revenue surplus. Of particular concern has been the growth of the city government staff from 235 full time positions in 2011 to 364 to-day, a 54-percent increase.

"As we grow as a city, we need to provide more [governmental employees] to serve that growth," McConnell said. "The goal for that is to budget wisely for the next three or four years."

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Page 30

# **Technology is Allowing for Better Customer Service**



For Tax Collector Chuck Perdue, one of the primary focuses while campaigning for his job in 2016 was to improve the technology of the Tax Collector's Office. Anyone interacting with the tax collector's office in the past five years can recognize the technological improvements implemented. From a more user-friendly website where online payments can be made easily, to registration renewal kiosks located in two Publix stores in Bay County, Perdue is working to provide customers with more service options.

While many see these improvements as evolving with the times, there are some who are a little resistant to the increased use of technology, fearing this technology replaces jobs and leads to lack of personalized service. However, Tax Collector Chuck Perdue is quick to point out that these technology advancements have allowed his team to better serve citizens without reducing jobs and all while providing greater personalized service.

"Over the past five years, one of the main areas we focused on was getting our team members the tools they needed to do their jobs more efficiently. Having systems that work easily and cut down on the administrative requirements allows more time for our team to work with customers face-to-face," said Perdue. "Some of these same systems also allow us to provide online services to our customers in a more user-friendly manner."

Perdue added the increased availability of online services not only offers greater convenience for customers who don't want to have to make a trip to the office, but it also provides his team with a greater capacity to serve the face-to-face customers. "Some services are very quick transactions for the most part, tag renewals and property tax payments, and when we have a significant increase in the number of customers choosing to do these quick service transactions online, it allows us to provide better service to those customers with more complicated transactions such as title work and driver license services, "said Perdue.

Since taking office in 2017, Perdue has increased staffing by seven team members, but through improved systems and expanded service offerings has managed to increase revenues and the excess fees returned to the taxing authorities. This year, the tax collector's office returned over \$1.7 million to the taxing authorities.

"Bay County is growing at a significant rate. In order for us to be able to serve the additional customers who are moving here, we do encourage customers to take advantage of the online service offerings," said Perdue. "Within a matter of minutes, customers can pay taxes online through their bank account, verify their taxes are paid, and print a receipt."

Online services have also cut down on the number of mail payments which must be processed and require individual handling. Additionally, fewer payments mailed also means a reduced number of payments which must be returned due to the wrong payment amount submitted.

"Prior to the new systems implemented, it sometimes took several weeks for mailed in property tax payments to be posted. We are currently able to process the mail in 24 hours and have the payments posted. This cuts down on the number of phone calls inquiring if we've received payment," said Perdue. "It also allows us to use our team members to focus on other office needs such as training new team members and assisting with our frontline customers."

"We love interacting and visiting with our customers. However, we recognize life is busy," said Perdue. "Some services require a trip to our office, but for those that don't, we want customers who feel comfortable and desire the convenience of online service to have it available."

Online service offerings can be accessed at BayTaxCollector. com.

## Latitude Margaritaville Watersound Welcomes First Residents

The first residents of Latitude Margaritaville Watersound have officially closed on their new homes and have been busy moving in and meeting neighbors. Latitude Margaritaville Watersound

is the third of the incredibly popular, award-winning Latitude Margaritaville communities for those 55 and better who are growing older...but not up.

Becky and Jim Entrekin from Collierville, Tennessee are the first to close on their new home. They began moving in on October 25. The sales and lifestyle team at Latitude Margaritaville made sure their closing was a celebration complete with streamers, leis, a Fins Up! balloon sculpture and champagne toast. Within days,



Becky and Jim had neighbors directly across the street and next door. "We're just living our dream," says Becky.

Andrea and Ralph Adams from Indianapolis, Indiana are the second new residents to close on their home at Latitude Margaritaville Watersound. Their moving day was October 27.

For more information on Latitude Margaritaville and to sign up to receive regular development updates, visit www.LatitudeMargaritaville. com.



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# Ask Apex: Water Damage



By JEREMY NEEL

#### Dear Apex,

My home sustained water damage recently and I experienced a very confusing and frustrating process. Can you lay out an idea of what should be done in case I experience this again? -Misty B.

Thank you for your question. We would be happy to help but as we cannot cover everything in this one article, we will address the first few items on your to do list and you can contact us for more in depth information.

The first thing you should do is call someone to stop the source of the damage, if you aren't comfortable doing it yourself. Make sure that the source of the damage (i.e. busted valve etc...) isn't removed from the premises. Should you file a claim, your insurance company will want to have this item for testing, as they may subrogate to another party they find to be at fault.

The second thing we recommend is to call your insurance Ask APEX

hope that these few ideas may shed some light on how to get off on the right foot, should you experience this again. Of course, we are your neighbors here in South Walton, so feel free to swing by anytime for more information as well! water, fire, mold or storm damage and the claims process to admin@apexisthere.com. Your question may be featured in next month's column of "Ask APEX."

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agent (not your carrier) and inform them of the situation. Make it clear to them that you don't want to file a claim if you don't have to but you need their recommendation of a trusted restoration company who can evaluate the damage vs. deductible. In other words, you want to figure the "claim worthiness" of the damage. You don't want unfounded claims, or claims that

may not be covered. The next step would be to stabilize the environment to ensure the situation is not getting worse. The restoration company can do this with special equipment they will have. Note: fans and dehumidifiers are not always the correct move here! Make sure you are dealing with a professional restoration company.

Should a claim need to be filed, then it is time to have your agent direct your next steps.

These few first steps will help you in the process but there are several more things to do that will ensure a satisfactory conclusion to your claim experience. If you would like to further explore these items, we invite you to contact us at your leisure. I



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3510 COTTAGE COVE LANE Sanctuary Beach | Panama City Beach 3 Bed | 2/1 Bath | 1,729 SF | Listed at \$549,000 Contact Mario Gobel 850-527-5878



17462 FRONT BEACH - 30A Horizon South IV | Panama City Beach 2 Bed | 2 Bath | 960 SF | Listed at \$285,000 Contact Kathy Gloer 404-732-4264



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