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PCB Life

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Make a Resolution to Mentor in 2023

BY BILL HUSFELT,
SUPERINTENDENT,
BAY DISTRICT SCHOOLS

January is a time for new beginnings, resolution, and goal setting. Like many of you, there are lots of things that come to my mind when I think about those concepts personally but professionally, I have really just one.

I wish every student in our community who needs a mentor could have one.

So many of our children are growing up in homes with single moms or dads, being raised by grandparents or living in difficult circumstances at best. These students often need the additional attention of a trusted adult at school (outside of the support already being provided by our amazing staff members), and that's where you come in. For a time investment of a couple of hours a month, you can literally change the life of a child, and that's no exaggeration. Almost every day, I hear stories about students who have gained confidence and motivation thanks to the help of their mentors. I hear



about increased academic achievement from students who are spurred on to try harder by their mentors, and I hear about huge gains made by struggling students who are now benefitting from one-on-one time.

But I also hear from the mentors. Mentors who had no idea how many challeng-

es are faced by our children. Mentors who are amazed at the children who keep coming to school every day despite obstacles like homelessness, food instability, and constant relocation.

ALL of our schools are always looking for more mentors, and there are three ways to get involved, depending on

your interests and availability.

Elevate Bay

Elevate Bay primarily serves our elementary schools. The program requires mentors to go through a one-hour training and then matches

MENTOR
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PCB Traffic Relief Will Bring New Woes

BY ED OFFLEY

There is good news and bad news coming for Panama City Beach motorists in 2023.

The good news is that the Florida Department of Transportation (FDOT and Panama City Beach are all moving forward with major projects to alleviate the severe traffic congestion that has plagued the PCB "island" for many years.

The bad news is that while underway, the planned construction and modernization efforts are going to worsen highway conditions for the next few years.

The long-planned widening of US 98 (Back Beach Road) from two to three lanes in each direction is scheduled to kick off this spring, according to highway department spokesman Ian Satter. Designed for a capacity of 45,000 vehicles each day, the US 98 corridor on the "island" has often experienced peak traffic exceeding 80,000 vehicles. Officials have pressed for the widening of the highway for the past five years.

TRAFFIC
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MENTOR

continued from page 1

them with students in need. Elevate Bay mentors commit to two 30-minute sessions a month (but many go every week be-

cause they enjoy it), which may be spent just talking, working on academics, problem-solving, or doing enrichment activities under the direction of the classroom teacher.

Elevate Bay currently has 350 mentors with about 200 children on a waiting list. The district's goal for this program is 1,000 mentors.

To find out more about this program, contact Stacey Legg at (850) 767-4128 or leggs1@bay.k12.fl.us

To find out more about Bay Education Foundation, contact them at (850) 767-4111 or bayedfoundation@bay.k12.fl.us

New Horizons

New Horizons is one of our center schools providing individualized attention for students who struggle with behavior and academics. Mentors at New Horizons play a critical role in the school's success and have an opportunity to develop really close relationships with boys and girls in grades 6-12. New Horizons mentors help students find jobs, complete graduation requirements and figure out what they want to do after school.

To find out more about this program, contact them at (850) 767-1110 or pongrgr@bay.k12.fl.us

New Horizons currently has 75 mentors but needs an additional 20 to serve all the students who would like to participate.

I hope everyone reading this is having a Happy New Year,



and I hope that giving back is part of your plan for 2023! We'd LOVE to talk with you about ways you can get involved as a mentor or as a school volunteer,

just email us at BDScomm@bay.k12.fl.us and we will be happy to match you with a need in our district.

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Publisher
Dave White
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Publisher & Advertising Manager
Jack Smith
jacksmith12328@comcast.net
(804) 307.8780

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

Production & Layout
Kim Harper
kim@southwalton.life

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Take Stock In Children

Bay Education Foundation runs this program and matches volunteer mentors with high school students who have been accepted into the Take Stock program. Students who complete the program receive two-year college scholarships, and many of them are the first in their families to attend college. Take Stock currently has 85 mentors and can't bring in additional students until more mentors are recruited.

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PCB Chamber Established Member Spotlight



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

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

In the beginning, Jimmy and his team decided to give away eight units per year. Vets and first responders were encouraged to apply online at ASuperiorAC.com; the giveaway was open to all who have served in the Army, Navy, Air Force, Marines, Coast Guard, and all first



responders including EMT/Medics, Police, Sheriffs and Fire Fighters. American Legion Post 392 in Panama City met and voted on all submissions each quarter, selecting one veteran in need and one first responder in need to be awarded the units.

In 2015 the giveaway began taking the form of a quarterly appreciation lunch at Harley-Davidson of Panama City Beach... local musician Neal James opened the lunches with the National Anthem and played

background music while Texas Roadhouse catered. The first event hosted around 40 guests and several local businesses co-sponsored. The next lunch brought in a few more guests and sponsors, and the Vet Center and other veteran-related organizations joined in. As word continued to spread, the guest list grew. By Fall 2017 the event moved to Texas Roadhouse and it's been there ever since, now maxing out the restaurant at 380+ guests.

But Jimmy still wanted to reach and help more veterans and first responders. In November 2019 Pastor Dave of Faith Assembly Church in Miramar Beach (affectionately known as “The Rock & Roll Church”) invited Jimmy to launch a quarterly appreciation lunch there, thus reaching vets and first responders in the Walton/Okaloosa area. The appreciation lunch has taken place there ever since, slowly growing in attendance and giving away one HVAC

unit per quarter, for a total of 12 HVAC units given away per year.

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

Please help Jimmy and his team spread the word to the Vets and First Responders that you know. The next two Veterans & First Responders Appreciation Lunches take place in January. The Walton-Okaloosa Lunch takes place on January 10 from 11:30 a.m. to 1 p.m. at Faith Assembly Christian Church (AKA The Rock & Roll Church), 306 South Geronimo Street, Miramar Beach, FL, and on January 17 at Texas Roadhouse in Pier Park North. Vets and First Responders may register to win an HVAC unit at ASuperiorAC.com.

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PCB Chamber New Member Spotlight



Introducing: 4Repeat

4Repeat is passionate about capturing the spirit of Panama City Beach for clients using a dynamic mix of photography, videography, and content production. Jose Baron, 4Repeat owner and Executive Producer, strives to bring each client's vision to life through a creative process that incorporates his vast expertise in visual and music production. Prior to his training in photography, Jose worked for two decades as a professional DJ and owned a successful event production company. Hailing from Medellin, Colombia, Jose offers a cross-cultural perspective and challenges himself to build connections and bring out the best in each of his subjects.

Jose describes 4Repeat as a content house that tells stories from different vantage points including still photography, aerial drone photography, videography production, and editing services. 4Repeat is your go-to for weddings, private events, birthday parties, corporate promotions or family, engagement,



baby, or pet photo sessions. 4Repeat's photography was selected as the cover feature for the December 2022 issue of Stroll Magazine and partners with a number of local groups like The Friends of Camp Helen.

In addition to onsite photography and videography services, 4Repeat recently launched a "take it yourself and we'll do the rest" suite of video production

services. This concept is intended to revive the hours of video and thousands of photos we take during favorite vacations, family gatherings, and holiday festivities using our phones that then never get their time to shine. 4Repeat developed a secure process to share personal media that they then transform into a one-of-a-kind, fully mastered video that can be shared on social media sites, websites, or any other digital media platforms. Jose incorporates his love for music into each video with perfectly choreographed audio and visual elements.

The art of capturing the intrinsic beauty in each moment is what 4Repeat was built upon and continues to deliver in each project. We invite you to check out our portfolio on YouTube @4repeat473 or Instagram @4repeatinsta. We're offering PCB Life readers 10% off any sessions booked in the month of January, so please contact us at (702) 327-7542 or 4repeatinfo@gmail.com to schedule your session.

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 Community

Report Shows Crime Down in Bay County

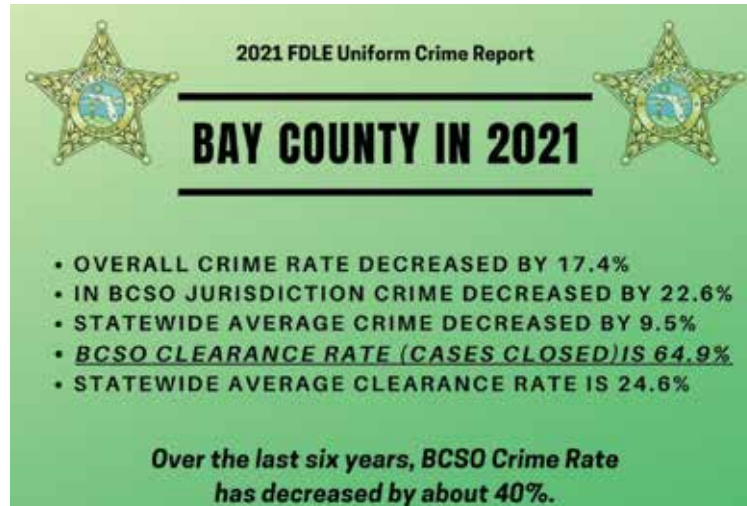


PROVIDED BY THE BAY COUNTY SHERIFF'S OFFICE

The Florida Department of Law Enforcement recently released the 2021 Uniform Crime Report (UCR). The UCR re-

port is a system that provides standardized reports on crime statistics based on data gathered from across the state. These compiled records provide summary and detailed information and are issued yearly for each county in Florida. To view the most recently released documents, visit the FDLE website under "Criminal Justice Analytics Bureau" and then "Uniform Crime Reports."

The Uniform Crime Reporting (UCR) Program provides reliable statistics for use in law enforcement. The information is used by students of criminal justice, researchers, the media,



and the public. The program has been providing crime statis-

tics since 1930.

Bay County Sheriff Tommy

Ford released a statement today about the 2021 FDLE Uniform Crime Report. "Overall, crime went down in Bay County by 17.4%. In our jurisdiction (unincorporated Bay County) crime went down by 22.6%. Our clearance rate, which is the percentage of cases we close, was an impressive 64.9%. The average clearance rate for law enforcement offices in the state is 24.6%. I am so proud of the work the BCSO does for the people of Bay County!"



TRAFFIC

continued from page 1

Construction of the initial 2.34-mile segment, running from Mandy Lane at Frank Brown Park to Nautilus Street, is scheduled to begin in May.

In addition to adding the extra lane in each direction, the project includes constructing a seven-foot-wide bike lane and a six-foot-wide concrete sidewalk on either side of the roadway. The cost of the initial phase is estimated at \$33 million and is expected to take two years to finish.

A second segment of the US 98 widening will run 2.3 miles from Nautilus Street to Richard Jackson Boulevard. It is currently budgeted at \$31 million. The final phase – a 3.9-mile stretch of the highway from Richard Jackson Boulevard to the foot of the Hathaway Bridge estimated at \$61 million, remains in the highway department's long-term plan. The final segment's

completion date, while tentative, will be at least five years away.

Even before construction crews start work on Back Beach Road, a separate FDOT road project is scheduled to begin this month. Officials last month announced a \$13-million resurfacing project to improve the entire 3-mile length of Hutchinson Boulevard (Middle Beach Road). While the \$13-million project includes the installation of new sidewalks on the south side of the roadway, upgrading traffic signals, and improving drainage, Satter assured motorists that the work will take place only at night, and no lane closures will occur between the hours of 7:30 a.m. and 10 p.m.

Motorists who might be inclined to use Front Beach Road as an east-west alternative to US 98 or Hutchinson Boulevard will also run the gauntlet of multiple ongoing construction projects this year, according to Scott G. Passmore, director of the PCB Community Redevel-

opment Agency (CRA).

As a result of the City Council's decision to accelerate reconstruction and modernization of the city's main streets and roadways, four more CRA projects will enter the construction phase this year, joining the ongoing Front Beach Road Segment 3 that runs along SR 79 to Front Beach Road, and east along Front Beach Road to Lullwater Drive. Under construction since early last year, this phase includes the construction of a roundabout at the foot of SR 79 in addition to adding storm drains, undergrounding utilities, and the creation of sidewalks and bike lanes.

"We're on track," Passmore told PCB Life. "Our goal is to get [Segment 3] complete by the end of 2023." The city has already budgeted \$66 million for this year's work, including \$43.7 million for the new construction, he said.

Four new CRA projects scheduled to kick off this year include:

- * Alf Coleman Road from

US 98 to Hutchinson Boulevard: Work to elevate the two-lane roadway for flooding mitigation is scheduled to begin late in the first quarter of 2023;

* Front Beach Road Segment 4.1, running from Lullwater Drive to Hills Road, including the completion of widening Powell Adams Road from L.C. Hilton Drive to Front Beach Road, will commence at the start of the third quarter of 2023;

* Front Beach Road Segment 4.2, from Hills Road to the intersection with Hutchinson Boulevard, will begin construction early in the fourth quarter of the year;

* Front Beach Road Segment 4.3, stretching from Hutchinson Boulevard to Richard Jackson Boulevard, is scheduled to start work at the end of 2023.

Each CRA segment will take up to two years to complete, Passmore said. "These are more complex projects because we're undergrounding all utilities as



well as scheduling the construction and transfer of utilities from overhead wires to underground conduits," he said.

Above and beyond the CRA construction, City Council has also announced plans to resurface 17 miles of city streets in 2023. The upgrades will involve 40 city roads and streets at a cost of \$3.3 million.

In a post on the city's Facebook page, spokeswoman Debbie Ingram noted, "We know construction is never fun, even if it is an upgrade at your own house. She added, "But in the end, there is the reward of something new and updated that we can find joy in."





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Visit PCB Announces Three Winter Dances

To learn more about what local businesses have to offer our winter guests and purchase tickets for the three big dances, mark your calendars for The Winter Resident Appreciation Days held at Laketown Wharf Convention Center from 8 - 11 a.m. on Friday, January 13, Wednesday, February 8, and Wednesday, February 22. Tick-



ets sell out very quickly (sometimes by 9 a.m.) so get there early! Conference Center doors open at 4 a.m.

The Winter Resident Homecoming is Friday, January 20, 2023, held at Laketown Wharf Convention Center from 4 - 9 p.m., with ticket sales January 13 - \$10 per person.

The Winter Resident Senior

Prom is Friday, February 10, 2023, held at Edgewater Beach Resort from 4 -9 p.m., with ticket sales February 8 - \$10 per person

The Winter Resident Grand Finale is Friday, February 24, 2023, held at Edgewater Beach Resort from 4 - 9 p.m., with tickets on sale February 22 - \$10 per person.

Dance and Silent Auction February 4 Women's Civic Club of Panama City Beach

This year The Women's Civic Club of Panama City Beach Dance and Silent Auction will be on Saturday, February 4, 2023. It will be held at the Lyndell Conference Center, at 423 Lyndell Lane. Tickets are \$25 or you can get a sponsored table for six for \$275. There will be a DJ, dancing, a silent auction, hors d'oeuvres, and a 50-50 raffle. The Silent Auction always has lots of lovely gifts for you

and your family. If you would like to donate something to the silent auction, you can contact us at our website or email below. If you would like more information on the dance, the silent auction, or would like to buy tickets (available in January 2023) please go to our website and click on the events tab at www.wccpcb.org or you can email us at womenscivicclub@aol.com. All the proceeds earned at this

event are donated back into the local community to worthy local charities, educational institutions, and safety and support organizations in the area. We are a 501C3 (not-for-profit) organization, and our mission is to improve the life of Panama City Beach.

The ladies in this organization truly believe in and practice the club's motto, "United for a better community!" Member-

ship in this club is open to ladies in the Panama City Beach com-

munity as well as Bay County and South Walton County.



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Community

January Anglers Come on Down!

BY PAM ANDERSON

January may be a little chilly, but there are still fish out there waiting to be caught. Our private guide boat captains are ready to help you catch some redfish!

Several charter and guide boats in Grand Lagoon and Treasure Island's headboat, Jubilee, are open for winter visitors. When you're from Minnesota, 40* is balmy, right? Fishing is always fun whether you're freezing or feeling the heat. Mangrove Snapper (Black Snapper to locals), as well as other snapper species, are open and so are Red Grouper beginning January 1.

We are really looking forward to another great year here at Capt. Anderson's Marina. Besides all the great fishing and cruising opportunities we have the Event Center booking everything from weddings, seminars, and birthday parties to ticketed events and corporate meetings. Check out the virtual tour online <https://captainandersonseventcenter.com/>

Grand Lagoon has much to



offer in our unique area. We have Cajun, Italian, Mexican, and American cuisine, local seafood galore, night spots, as well as great curio and antique shops, all locally owned and operated. Coming soon, lots of water adventures!

While all the boat operators are busy this time of year with painting, repairing, USCG inspections and the like, we are busy planning the Valentine's

Day Cruises. Besides their boat maintenance, our boatmen are out whenever possible adding fishing reefs offshore to enhance the habitat and the fishery off Bay County - at their own expense.

Valentine's Day Cruises on the Capt. Anderson III are annual events every February 14. The cruises are scheduled from 12 noon until 1:30 p.m. and 4:30 p.m. until 6 p.m. You

can make reservations online at www.captandersonsmarina.com or in person or by phone.

Visitors will love the new Capt. Max's Dockside Grille for lunch or some light refreshment as they watch the fleet come in or just to enjoy the beautiful view of Grand Lagoon. It will open in March.

The first venues of Fisherman's Walk debuted in 2022 and were a hit - find early breakfast

and specialty coffees, ice cream, and souvenirs - even ax-throwing! There is more to come!

A lot of the fishing this time of year is commercial fishing. Many of our charter boat operators have dual licenses, so in the winter they are able to commercial fish, keeping local restaurants full of that fresh Gulf seafood we all love. They all switch into the 'recreational fishing' mode on March 1, just in time for Triggerfish season to open. Did you know there are 10 species of snapper off our shores that you can catch and keep all year?

Red Snapper season opens June 1. Be sure to reserve early!

When planning your fishing trip, remember Capt. Anderson's Marina... home to 3 large headboats, 38 private charter and guide boats, and 4 dive boats... and Shell Island/Dolphin Cruises.

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Let's Get Growing with Julie: Landscape Freeze Damage

bleached out white color, and a foul odor. Since there is no cure or fix, the best strategy is to wait and see which portions of the lawn green up in the spring. Do not fertilize until all danger of cold weather has passed (typically mid-April in Bay County).

<https://edis.ifas.ufl.edu/publication/HS1275>

Recovering from Freeze Damage <https://edis.ifas.ufl.edu/publication/CH004>
Cold Damage on Palms

<https://edis.ifas.ufl.edu/publication/MG318>

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By JULIE MCCONNELL,
UF/IFAS EXTENSION

Happy New Year, Readers! As I'm writing this we are anxiously awaiting extremely cold temperatures and by now I expect you have seen some damage to your landscape plants and are wondering what to do about it. The short answer is patience, but I have a few tips for you as your plants attempt to recover from the shocking cold end of 2022.



Woody shrubs and trees

Leave cold-damaged stems and branches intact until after the danger of additional cold weather has passed. Even damaged leaves can provide some insulation and pruning triggers bud break if temperatures warm up. New growth is very susceptible to cold damage, so you don't want to encourage this too early. In the spring check damaged branches for signs of life. Flexibility in the wood and green inner bark (scrape lightly with a fingernail to check) indicates the potential to resprout and recover.



Herbaceous (non-woody) plants

Plants without woody stems such as begonias, pentas, and million-bells may collapse and turn mushy when exposed to freezing temperatures. This tissue is dead; however, the crown of the plant may still be alive but you won't know until spring. To prevent rot issues caused by bacteria or fungi remove the squishy plant tissue and dispose of it.

Lawns

It can be difficult to determine if lawns have cold damage immediately after a hard freeze since they may already be brown from cold dormancy. A few indicators that it is cold damage rather than dormancy are blades that appear wilted, a different shade of brown or

In general, the standard care is to offer water if needed, remove any tissue that may harbor rot-causing organisms, and wait to see how resilient your plants are. Avoid fertilization as the process of converting fertilizer to a usable form expends energy the plants need to recover. Winter/early spring fertilization can also trigger vulnerable new growth and contribute to fungal disease in turfgrass.

If you need to replace plants, consider using selections that are cold hardy to 10°F to offer more low-temperature hardiness during uncharacteristically frigid winters. Other preventive measures include situating marginally hardy plants in sheltered locations out of winter winds.

Additional resources can be found below:

Freeze Damage Symptoms and Recovery for Citrus



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 Community

Ida, a Perpetually Happy Seven-Year-Old

PREVIEWED BY JACK SMITH

This is a preview of a yet unwritten book about niece, Ida, who has a mental health dis-

ability. The doctors never quite said what went wrong or made a proper diagnosis, suffice it to say that Ida is a perpetually hap-

py seven-year-old. Although she has limitations, she is a virtual "Rain Man," she remembers everyone's name and birthdate that she has ever met. My sister has a vacation house in Virginia Beach and Ida loves to spend summers there. Her favorite thing to do is to go to the scary "Fun House" which is in a very sketchy part of town home to bikers and sailors. If I am in town, I always accompany the girls on these adventures. Sure enough, as we walked towards the "Fun House" we were approached by the meanest looking tattooed, bare-chested, 300lb. biker, that I have ever seen. As he got closer, I instinctively pulled the girls tighter to me and as we passed Ida said, "What's happening Charlie?" I was too stunned to remember his response. Another favorite Ida story comes from a daycare facility for children with disabilities. Most of the children were in wheelchairs and resented Ida, who is ambulatory. When they would encircle Ida and threaten her, Ida's response was to get behind their wheelchairs, roll them



Al Feinstein Watercolors on Exhibit at The Bay County Public Library

A gorgeous exhibit of watercolors by local artist, Al Feinstein, is on display at the Bay County Public Library throughout December and January. The watercolors depict a menagerie of painted animals including a fox, bear, and zebra. Galleries are in both the Youth Services and Adult Services hallways. The exhibit is free and open to the public during library hours. Al Feinstein's watercolors is a fun exhibit for the entire family!



The Bay County Public Library is located at 898 West 11th Street in Panama City. The hours are Monday –

Wednesday (9 a.m. – 7 p.m.) and Thursday – Saturday (9 a.m. – 5 p.m.). For more information, visit www.nwrsl.com or call (850) 522-2100.

to the elevator and send the offending child to the basement. My other sister once took Ida to the neighborhood market. At the checkout, my sister spoke to a lady she knew from church and Ida looked at the lady and said "you expelled gas." My sister will not let her use the F-word. This was twenty years ago, and the lady has never spoken again to my sister. Ida now lives at a school in Kentucky that was created for her and several hundred of her best friends. She loves the school and is a cheerleader, performs in plays, and is in the "Bell Ringing Choir." Ida is sensitive

to loud noises and the school bully likes to sneak up and make loud noises. Last week my sister got a call from a detective with the child abuse agency in Kentucky. Someone had called and stated that a student was being abused at the school and that he was required, by law, to investigate. When asked who filed the complaint, she was told that the first name was Ida. Like the original "Rain man," Ida has an unbelievable capacity for numbers, and for some reason, my sister will never let me take her on a vacation to Las Vegas.

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Around the Beach

Jennifer Ledesma of Berkshire Hathaway HomeServices Beach Properties of Florida Installed as President of the Central Panhandle Association of REALTORS®



Berkshire Hathaway HomeServices Beach Properties of Florida is pleased to announce that Vice President of Broker Operations Jennifer Ledesma will serve as the president of the Central Panhandle Association of REALTORS® (CPAR) for the new term. Ledesma was

sworn-in to the 2023 Board of Directors during a ceremony on December 14th.

CPAR is a member-based association that serves around 2,300 REALTOR® Members and 250 Power Partners in five counties: Bay, Calhoun, Washington, Holmes, and Jackson. The CPAR Board of Directors and its Committees research and formulate policy on all areas affecting the business, professional practices, and public policy of the Association. The new term began January 1, 2023.

“We are honored to have Jennifer represent our profession in this integral position for CPAR,” said Jimmy Burgess, Chief Executive Officer for Berkshire Hathaway HomeServices Beach Properties of Florida. “Jennifer has been a longstanding leader in both our community and agency, and her expertise and professionalism will allow her to shine in this new role.”

An experienced sales professional, Ledesma has been a licensed realtor since 1997 and a broker since 2000. She has

served on multiple committees with the association over the years, including Career Development Chairman, Communications Committee, Professional Standards, and the Grievance Committee. She was a director for the association in 2001/2002 and again in 2006/2007 when she was chosen to go through the Bay County Chamber of Commerce Leadership Bay program.

“I am excited and privileged to work with our local and state association of REALTORS® to promote private property rights and home ownership,” said Ledesma. “As our market continues to expand and evolve, staying on top of current trends and changes is key to making informed decisions for both our profession and the public.”

Women’s Civic Club Distributes Donations in December

The Women’s Civic Club of Panama City Beach is a non-profit organization that has been operating in PCB for



From December meeting, left to right: Marydale Moore (PCB Parks & Recreation Aquatic Manager), Cheryl Joyner (PCB Director of Parks & Recreation), Lindsay Frost (PCB Library), David Finn (Thomas Drive Volunteer Fire Department & West End Volunteer Fire Department), Sgt. John Standland (Bay Co. Sheriff’s Office), Chad Lindsey (PCB Deputy Police Chief), Ray Morgan (PCB Fire Chief), Pastor Mike Askew (Gulf Beach Presbyterian Church Food Pantry), Diane Vitale (President, Women’s Civic Club of PCB), Larry Thompson (Chairman, Beach Care Services), Angel Herendeen and Todd Herendeen (fund-raising partners).

over 50 years. Their mission is to improve life for all of PCB, and they support many local charities and organizations including Beach Care Services; Gulf Beach Food Pantry; local teachers, schools, and students; the Boys and Girls Club; the Police and Fire Departments; the library; PCB Parks and Rec; etc. They are able to provide

this support by hosting various fundraisers and working at community events. In December they hosted a luncheon and distributed the donations to the various organizations they have raised money for all year.





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 Community

Small Business Trio

BY VALERIE LOFTON

As our beautiful beaches in the panhandle of Florida grow, I find one of the most exciting things is seeing opportunities to watch folks with new creative ideas put themselves out there in the public and hope to grow something that others will like;

something that will support their own families and be a positive addition to our community.

The Marketplace by TGH is one of these new opportunities, started as an idea for a small business. The Georgia Hammer, an engraving business, turned this into a multi vendor spot to share the opportunity with 34+ more small businesses.

Three of us highlighted in this article are friends, crossing paths in previous years. The opportunity to share in the multivendor shop was presented to us last spring and we all decided to join the fun!

Who are we and what do we love to do?

Stephenie Brown is a Florida native, Air Force veteran, as well as the creator, artist and owner of Jewelfish, a shop with unique beach totes for everyday life or weekend fun. A few other accessories included are market totes, crossbody bags, clutch purses and cosmetic bags.

“I started making totes around 2004 for family and

friends as gifts. Jewelfish was established in 2019 when my husband encouraged me to take the jump and start my own business. I love to discover fabrics that inspire and feel fun. One of my favorite quotes: ‘Creativity takes courage,’ by Henri Matisse.”

Finding a good tote at the beginning of each spring season is a NECESSITY especially when you live near the World’s Most Beautiful Beaches. Find out more at Jewelfishtotes.com and Etsy.

Denise Schmidt, The Charming Sister, is a creative jewelry designer and makes all her bracelets, earrings and



necklaces at home. Designed to be worn for every day, weddings, girls night or date night with your favorite person, you’ll surely find something that fits YOU.

Denise just added a baby line complete with pacifier clips and rattles, a must have for any new baby! You may have already seen some of her items in local shops such as The Blue Giraffe, and can find her items for sale in her Etsy shop.

Valerie Lofton is the owner and creator of Sea Turtle Hearts, a business grown from her love of the beach, oceans and retail. “I’ve always had a passion for art and nature since my youth,” she says. “For the last 20+ years, I’ve been a volunteer and area coordinator for South Walton Turtle Watch. One winter, I designed a sea turtle and put it on a few t-shirts. Sales exploded! I began putting designs on hats, cups, reusable bottles, hoodies, etc. I opened an online Etsy shop and began selling at many festivals in our state, as well as out of state.”

This past year, she’s added hand-cut, hand-painted yo-yos to her store, a collaboration with her husband, who is a woodworker. Valerie explains, “My idea is to get our youth off of electronic devices and ‘excite your brainpower!’ I like using this area of my life to teach and encourage, not only about nature, but how you can be the best God created you to be! Genesis 1:20 Day 5.”

Valerie Lofton is the owner and creator of Sea Turtle Hearts, a business grown from her love of the beach, oceans and retail. “I’ve always had a passion for art and nature since my youth,” she says. “For the last 20+ years, I’ve been a volunteer and area coordinator for South Walton Turtle Watch. One winter, I designed a sea turtle and put it on a few t-shirts. Sales exploded! I began putting designs on hats, cups, reusable bottles, hoodies, etc. I opened an online Etsy shop and began selling at many festivals in our state, as well as out of state.”



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No Winter Doldrums Here! Humor, Fun and Steel Magnolias Abound at ECTC

By ANNA FISHER, ASSOCIATE ARTISTIC & EDUCATION DIRECTOR, EMERALD COAST THEATRE COMPANY

Shoulder pads, Aqua Net bangs, and neon blazers only came in large and extra large, and President Ronald Reagan dominated the media. Anytime you turned on the radio, you either got rick rolled or serenaded by Whitney Houston. It was also the year that playwright Robert Harling gifted the world with the timeless story of "Steel Magnolias" in a successful three-year off Broadway run from 1987-1990.

Harling wrote the play as a tribute to his late sister Susan, who died in 1985 of complications due to diabetes. The playwright based the small town and its inhabitants on his own home town of Natchitoches, La., and insisted that the 1989 film version be produced there as well.

Some of the best one liners ever spoken originated with this play. Eternally grumpy Ouser quips, "Don't try to get on my good side...I no longer have



one" and "I'm not crazy...I've just been in a very bad mood for 40 years."

Then there's Clairee, our southern magnolia with a razor sharp wit who observes, "The only thing that separates us from the animals is our ability to accessorize."

You will have a chance to experience all of this southern sass, humor and heartache on February 24 - March 5 when "Steel Magnolias" opens at Emerald Coast Theatre Company.

We are very excited to welcome back UWF professor, playwright and steel magnolia Marci Duncan as director for this classic girl's-night-out show.

But don't wait until February to visit ECTC! You can catch Marci on stage in January in



man show "Winston Churchill: Through the Storm." Winter at ECTC stays warm with The Golden Age of Hollywood Valentine's Day cabaret fundraiser as well. We have everything you need to fight the two (maybe three) months of cold winter blues we have here on the Emerald Coast.

As Clairee says, "If you can't

say anything nice about anybody, come sit by me." There's no better place than Emerald Coast Theatre Company to catch a show and catch up with friends. If you don't make time for that, well, bless your heart.

Cara Fisher



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 Education

Elevate Bay in Sixth Year Thanks to Community

BY STACEY LEGG

Elevate Bay is Bay District Schools' mentor initiative now in its sixth year. The general concept for the program was the vision of Superintendent Bill Husfelt and local pastor, Dr. Steve Taylor, conceived of in response to the growing need for positive role models in the lives of young students. Its initial focus was local elementary school students as research shows that many children decide by third grade if they will stay in school/graduate. Our hope was to encourage EVERY student to see the value of education and know they had someone in their corner that would help them through the more difficult times. As our community has grown and changed over the last few years, our target audience has expanded to serve all K-12 public, non-charter schools.

Although we have experienced the challenges alongside our students, faculty, and staff, we have been so blessed to have over 300 mentors join us already for the 2022/23 School Year. Many of these men and women have continued with their stu-



dent or classroom from the previous year while others are new to our venture and are excited to join in our mission. The support from many local businesses and community organizations has been a driving force for our continued recruiting efforts. We are also honored to have a chance to say THANK YOU during National Mentoring Month to the fabulous men and women who invest their time and energy consistently to read, share, and cheerlead for our students. While we are confident our students and teachers are working diligently to close the gaps the recent extreme challenges have created, we are not naive to the reality that our teachers

carry a heavy load. Mentors provide much-needed support and help carry the burden in a variety of ways but most importantly through the power of their presence. Without a doubt, our mentors bring value through their life experience, work history, and stories about obstacles they have overcome in their own lives. The knowledge and wisdom mentors share with our students brings the great big

world to life, offering hope and possibility for many students who struggle to find their future. Regardless of their profession or age, we are confident that every mentor has contributed to the future success of our student body. #mentorsmatter

With mentors in nearly every school across the district, we are blessed to hear more and more reports like this from the staff at a local elementary school. One reports this progress for a young student: "The student's teachers have reported that he is so happy, has a positive attitude, and literally skips down the sidewalks now instead of sulking with his head down. They both look forward to their Tuesday lunches and playing catch during recess."

If you're looking for a way to engage in Bay County and make a difference for the fu-

ture, please consider Elevate Bay! Our school-based mentor program offers several options (One-on-One, Classroom & Lunch Buddy) and our waiting list currently has approximately 300 students. The variety of options allows for flexibility for mentors and teachers while offering an opportunity for our community members to make a tangible difference in both the day-to-day and the future of our students. Mentors have the opportunity to support their neighborhood school/teacher, their alma mater, or select a school close to their place of business which can make the process more conducive to their schedule. All of our mentor sessions take place during the school day and are supervised by either a teacher, administration, or staff.

Our two-step process includes a simple application followed by a New Mentor Orientation session. Once these have been completed, mentors will be ready to begin supporting a classroom or student at the school of their choice. With our entry-level commitment of two visits (thirty minutes each), we provide space for everyone to invest their time consistently without feeling overwhelmed by a new process. We currently have over 300 students on our waiting lists that would benefit from the support of a positive adult role model. Please consider our opportunity when looking for a way to give back to Bay County! We know our students would be grateful.

Please contact Stacey Legg, Program Coordinator, at LEGGSL@bay.k12.fl.us or call (850) 767-4128 for more information.

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IN THIS ISSUE

ISO: PCB's Best Southern Food

Events

Tastebudz Review

ISO: PCB's Best Southern Food

By JACK SMITH

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

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www.sanmarcosmexicangrillpierpark.com

Chimichangas: deep fried flour tortilla filled with chicken or shredded beef, topped with lettuce, sour cream, tomatoes, guacamole, rice and beans. San Marcos Mexican Grill is a family-owned and -operated, Mexican restaurant. The family is committed to serving authentic Mexican and Tex-Mex fare including handmade corn tortillas and homemade, tableside-prepared guacamole!

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senorfrogs.com/panama-city-beach

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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.

Schooners

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!



Boon Docks

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

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!

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15500 PCB Pkwy., Suite 320, PCB | (850) 919-5656
islandfinpoke.com/panama-city-beach

“When I went to verify the brand for myself, I was shocked to find that its service is truly a part of the brand’s culture,” said the new PCB Island Fin Poke Company’s owner Kurt Fadden. “I’m so excited to bring something like this to Bay County. It’s nice for people to have a place to go where they can count on a friendly atmosphere, affordable food and a nice environment.”



The Wicked Wheel

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

Fried Bay Scallops: While The Wicked Wheel may be best known for their signature fried chicken, they also offer a variety of delicious seafood dishes, such as their Backfire Shrimp appetizer, Cajun Seafood Mac, or their Fried Bay Scallops - a generous portion of fresh Bay scallops, hand-battered and deep-fried to a crisp golden perfection. Join them for Happy Hour every day from 3-5 p.m.

Upcoming Events

Panama City Beach Mardi Gras and Music Festival February 3-4, 2023

Combine the excitement of an authentic Mardi Gras celebration with the spectacular views of our emerald green water and sugar-white sand, and you’re in for a real treat at the Panama City Beach Mardi Gras and Music Festival on Febru-



ary 3-4, 2023. In conjunction with the Krewe of Dominique Youx’s great Mardi Gras at the Beach parade, the festival features entertainment for the whole family.

PCB Food Truck & Craft Beer Festival February 18 & 19, 2023

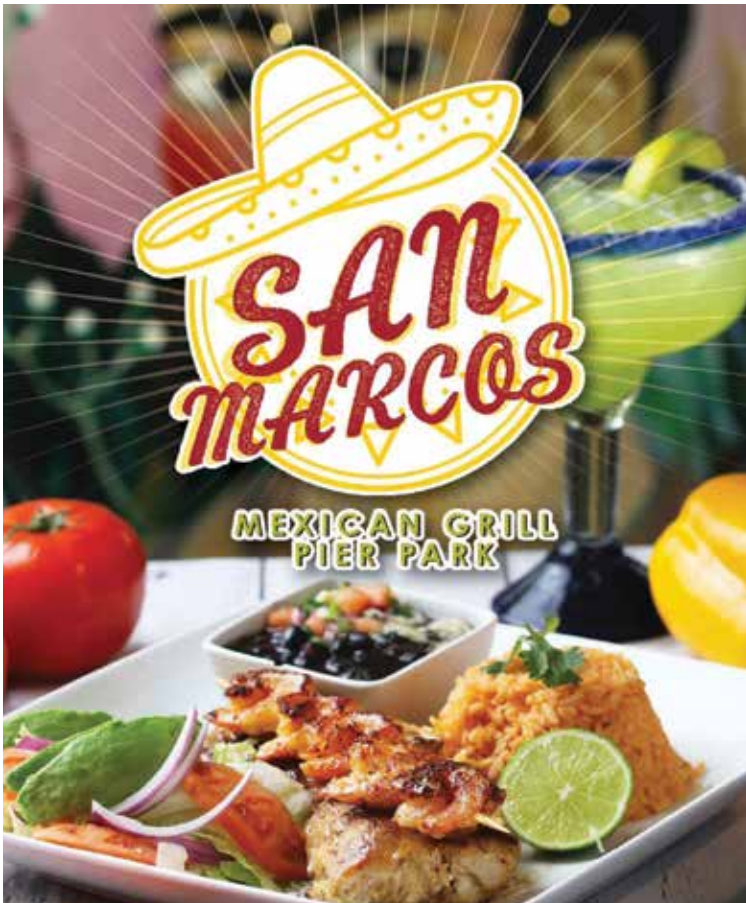
Food Truck Festivals of

America is bringing the Annual Panama City Beach Food Truck & Craft Beer Festival back to Aaron Bessant Park! On February 18-19 from 12-5 p.m. (VIP hour 11 a.m. to noon), Florida’s most popular food trucks will dish out fan favorites while the season’s top craft beers will be available for sale. This festival will be a weekend of craft beer,

great food, lawn games, music, and fun for the whole family. 30 food trucks will be serving everything from fall-off-the-bone BBQ to wood-fired pizza to juicy prime rib to spicy Korean to gooey mac & cheese and so much more!

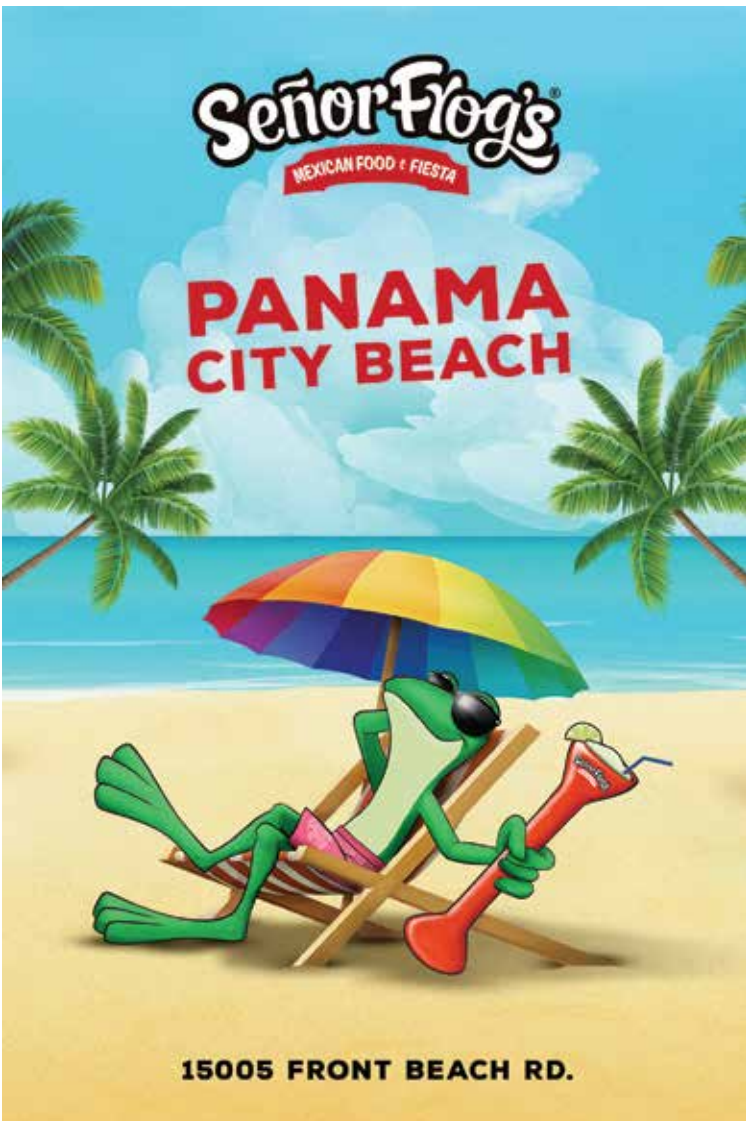


 Dining



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It's Time to Get Wicked!

By BRITTANY KIRKE

On April 20, 2012, Bill Buskell opened The Wicked Wheel Bar and Grill. Since then, it has become a renowned hotspot for fried chicken: it's been voted "Best Fried Chicken" in Bay County seven years in a row! Nine years later, Wicked Wheel continues to draw in their patrons with the deliciously varied flavors that come out of their kitchen.

There's nothing better than when you bite into that first piece of tender chicken: the crunch of the breading sparks an actual fireworks show in your mouth. Jared Knetzer, the marketing coordinator at the Wicked Wheel, tells us they use "fresh American farm-raised chickens with no steroids or antibiotics," giving it a more well-rounded taste. The chicken is then brined before they batter it with their own hand-crafted signature blend of spices and flour. They use a cottonseed oil blend to fry the batter which "enhances the flavors and is also better for you than most traditional frying oils."

Among the mouthwatering appetizer options that they offer, the Buffalo Chicken Dip is one for the books. The perfect amount of buffalo sauce to chicken ratio set on a crunchy tortilla chip hits your tongue with a creamy punch. If for whatever unthinkable reason you're not in the mood for a chicken dish (I'm channeling their smoked wings with the Al-



abama white sauce), they offer a number of other options including salads, fish and shrimp, burgers, and barbecue.

One of their most popular chicken entrees is the Wicked Chicken Sandwich. Made with premium chicken breast and deep-fried, it's topped with American cheese, homemade coleslaw, wicked sauce, and pickles. The coleslaw adds a wonderful sweetness and unique extra crunch to the sandwich - every bite leaves you wanting another.

To wash it all down, look to their signature drinks! They have their own take on a Bloody Mary called "The Wicked Mary." Fan favorites include the Gasoline Tea and their brand-new Bootlegger, which is strawberry lemonade mixed with vodka and 100 proof moonshine. They also offer craft beer on tap or you can order your personal favorite by the bottle.

When you first walk in, you'll notice the motorcycles and automobile parts decorating the restaurant. Buskell acquired these from friends/family and acquaintances. If you look close enough, you'll notice that a few of the motorcycles have

faux license plates with the last names of their previous owners. Knetzer says that what makes them so unique is "the atmosphere and the experience. Where else on the beach can you sit on a motorcycle at the bar, or dine at a table next to a 1923 Ford T-Bucket?" Be sure to check out their gift shop before you leave!

A message from the team at Wicked Wheel:

"Not only do we love seeing the loyalty of the community that visits us year-round, but we love seeing the generous hearts of all our neighbors in the area. The Wicked Wheel loves to give back to our community and help support local non-profit organizations, so when we hold events at The Barn to benefit these organizations, it is so awesome to see the amount of people that turn out to these to help us give back and support those who need it most. Thank you!"

Check out the wonderfully Wicked Wheel at 10025 Hutchinson Blvd, Panama City Beach, FL. Also check out their website <https://thewickedwheel.com/> for more info on the menu, specials, and events!

If our ingredients were any fresher, they would be wearing lingerie.



Poké is a popular Hawaiian dish consisting of proteins and healthy toppings served over lettuce or rice. Guests can choose from various fresh ingredients and create their own customized poké bowl!

Island Fin Poké

15500 Panama City Beach Pkwy., Suite 320, Panama City Beach
 (850) 919-5656 | www.islandfinpoke.com

Cardiologist Joins Ascension Medical Group

Lauren Stipp, MD, FACC, is a cardiologist with Ascension Medical Group Sacred Heart and is board-certified in cardiovascular disease and cardiac imaging modalities. She started working with Ascension Medical Group Sacred Heart in July.

Dr. Stipp is accepting new patients at Ascension Medical Group Sacred Heart 30A Cardiology at 12805 US-98 G201-C in Inlet Beach. Dr. Stipp is

co-located with Michelle Parker, MD, with Ascension Medical Group Sacred Heart at 30A. Dr. Stipp also provides cardiac imaging services at Ascension Sacred Heart Emerald Coast located at 7800 U.S. 98 in Miramar Beach.

“When I decided to go into a cardiac imaging specialty, it allowed me to be able to identify disease,” said Dr. Stipp.

Dr. Stipp has a special inter-

est in cardiovascular imaging which enables her to identify heart disease early, implement healthy lifestyle changes, and guide medical treatment. She also uses patient education to help prevent the progression of heart diseases. One of Dr. Stipp’s goals is to treat every patient as if they were her own family member.

“I love creating a relationship with people,” said Dr. Stipp. “I

love a work environment where we are all as a team helping someone.”

Dr. Stipp completed a subspecialty in cardiothoracic imaging in nuclear, CT, and cardiac MR at the University of Florida. She completed fellowship training in cardiovascular disease. Dr. Stipp completed her residency in internal medicine. She earned her medical degree from Ross University School of Medicine in Portsmouth, Dominica, West Indies, and graduated with high honors.

“I got into saltwater aquariums when I was in training,” said Dr. Stipp. “I love growing coral and looking at the beautiful fish.”

Outside of the office, Dr. Stipp enjoys spinning, yoga, skiing, scuba diving, and taking care of her saltwater aquarium. Dr. Stipp is married to Alexandre Sintow, MD, an infectious disease doctor at Ascension Sacred Heart Bay.

To learn more about Dr. Stipp and the advanced heart



care Ascension Sacred Heart offers, visit Ascension.org/DestinHeart.

Ascension is a faith-based healthcare organization dedicated to transformation through innovation across the continuum of care. As one of the leading non-profit and Catholic health systems in the U.S., Ascension is committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable.

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TO READ THIS ISSUE ONLINE

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 Wellness


Couples Should Transform New Year's Resolutions Into SMART Goals

BY JAMIE C. WILLIAMSON, PHD

If you want to improve your relationship and think making New Year's Resolutions as a couple is a good idea, think again. Relationship resolutions can't lead to sustainable increases in happiness because they are worded like wishful thinking instead of like SMART goals that ignite motivation and turn it into action and behavior change.

Relationship resolutions are paved with good intentions. Bridal Guide magazine even

suggests eight New Year's Resolutions that couples should make, including ideas like "spend more time together," "go on dates," "try new experiences," and "do nice things for each other."

These resolutions sound like ways to strengthen a relationship...until we acknowledge the studies that show that only 8% of Americans who make a New Year's resolution keep them all year and 80% have failed by the start of February.

Why New Year's Resolutions Fail

Clinical Psychologist Joseph J. Luciani, Ph.D. says most resolutions fail due to a lack of self-discipline. But I think people fail to keep their New Year's Resolutions because their wishful think-

ing is not backed up by achievable action plans.

Whether you are trying to avoid something that is detrimental to your relationship (like too much screen time) or trying something new that will be good for your relationship (like date nights), the change will be difficult because your current patterns likely evolved gradually, outside of your awareness. And, the status quo is at least predictable and comfortable in the short term, even if you know it isn't producing the kind of relationship you want for the long term.

Make SMART Goals, Not Lofty Resolutions

I encourage couples to break current patterns by making optimistic challenges for their rela-



tionship in the form of SMART goals, galvanized by action plans. SMART goals are Specific, Measurable, Achievable, Relevant, and Time-Bound.

Unlike New Year's Resolutions, SMART goals produce success because the process of achieving them is segmented into small steps that can be taken one at a time. This makes the goal much less overwhelming and lets you plan clear steps to achieve it.

Here's an example of a SMART relationship goal:

We will have out-of-the-house date nights (specific), once per month (achievable, measurable), so that we have more couple time to restore intimacy (relevance), between now and our 10th-anniversary trip (time-bound).

How to Transform New Year's Resolutions into SMART Goals

Couples can transform their New Year's Resolutions into Relationship SMART Goals following these five steps:

Reflect on your relationship and determine how you want your relationship to change. You can do this as individuals and then share your ideas or you can do it as a couple from the start. Just be sure you are future-focused and don't let the conversation lead to fault-finding or blame.

Write down your SMART goals for the areas in your relationship that you both are committed to changing. Be specific. Your goals should describe what

you want to accomplish and why it is important to you. Make sure your goal is measurable in a way that you have control. Make sure your goal is achievable – a stretch, but not practically impossible to reach. And, set a specific deadline for accomplishment to be sure your goal is time-bound.

Post your relationship goals so that you both can see them every day.

Share your goals with family or friends that you trust. Research shows that you will be more likely to achieve your goals if you tell the right people (not everyone) about them and keep those people informed of your progress.

Be flexible. If your goals become outdated or irrelevant, tweak them or replace them.

Close relationships are fragile. A small crack that goes untended can easily become a larger break that leads to patterns of more distant interaction (or fighting) that slowly erode intimacy. Unless couples resolve to repair the damage, they will eventually reach a point of no return.

Despite good intentions, however, a couple's New Year's Resolution to "spend more time together" or "go on dates" will likely fail by February if they don't create SMART goals and a sustainable action plan.

Let me know if I can help.

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



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How Hearing Loss Sneaks Up On You



"Hearing loss can only be treated after it has been diagnosed."

One thing you should know about hearing loss is that it doesn't just happen all of a sudden. It's possible that the illness had been developing for quite some time before you experienced any of the classic signs. Today, we'll discuss the gradual onset of hearing loss and its implications. Talking to a hearing health professional about this is also a good idea if you are worried about your hearing and think you need treatment.

It Can Affect People Of All Ages

This isn't just a problem for the elderly; it can affect persons of any age. Hearing loss is a symptom of the aging process, but there are many other probable causes. Some people will develop it after being subjected to a loud noise for an extended period of time or after being exposed to loud noises repeatedly without using ear protection.

Those with a genetic predisposition to hearing loss, as well as those who take a medicine that causes hearing loss, may find that they begin to experience difficulties with sound early in life.

It Tends To Progress Slowly

Hearing impairment is a problem that often develops gradually over the course of time. It won't be obvious right away; rather, the problem will worsen over time, causing the individual to become increasingly aware of their symptoms. At first, you might not notice much of a difference, and it's easy to think that the problem is nothing to worry about at this point, but that's not always the case. It's

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January 24th - 27th

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important to look into any and all potential changes, no matter how slight, because they could help stop or delay the hearing loss.

Diagnosing Symptoms Can Be Harder

When hearing loss comes on so slowly, people might not even notice any signs. Hearing loss feels like it creeps up steadily over time. The symptoms are frequently more difficult to notice because the changes are so subtle. So even if someone is having the signs of hearing loss, they might not know they have it. That makes it that much harder to fix the problem.

It is not always simple to determine whether or not you are experiencing hearing loss.

Common symptoms include:

- Trouble hearing well and understanding what other people are saying, especially in busy environments.
- Requesting that family members repeat themselves.
- Viewing television or listening to music at a volume that is too loud for the surrounding environment.
- Hearing difficulties when using the phone
- It's becoming increasingly difficult for you to keep up with a conversation.
- Feeling mentally and physically drained as a result of trying to concentrate while listening.

Once Identified, Hearing Loss Can Be Treated

Hearing loss can only be treated after it has been diagnosed. And this is why it's so important to get help if you are having any of the signs of hearing loss. Trying to avoid them won't work.

If you're worried about your hearing or want to learn more about the treatments and hearing aids available, you can get in touch with **All Clear Hearing Centers at (850) 308-1678**, a friendly member of our team will be happy to help, whether you want to discuss technology options or simply book a hearing test.

www.HearAgainAmerica.com

Article Source: HAA. "How Hearing Loss Sneaks Up On You" hear-againamerica.com, <https://hearagainamerica.com/how-hearing-loss-sneaks-up-on-you/>. Accessed 20 Dec. 2022.

Don't forget to mark your calendar and schedule your Hearing Screening at NO COST TO YOU! CALL US TODAY!



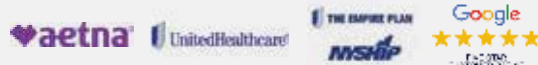
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The Origins of Hormone Restoration



BY RICHARD CHERN, M.D.
Hormone therapy can be

traced back over 2000 years when the Chinese isolated pituitary and sex hormones for medicinal purposes. The hormones had not been identified, but the benefits were already known. Of course, many discoveries have occurred since then and today we are not only treating symptoms but also using hormones to improve our overall health.

Health problems associated with hormonal imbalances can go on for years, often undetected

by both patients and their physicians. Increased risk of cardiovascular disease, Alzheimer's, metabolic syndrome, diabetes, and osteoporosis are only some of the problems associated with hormonal imbalances. And, like high cholesterol, you can't "feel" any of these to know you have a problem. Instead, you must get tested.

To make things more difficult, the symptoms of andropause, menopause, and hypothyroidism

are often so slow to occur that we discard them as part of the aging process. Fortunately, at The Hormone Restoration Center, we know what most of these symptoms are and can screen for them to see if there is a potential hormonal imbalance.

There are a number of symptoms associated with hormone imbalances to help identify those at higher risk. Symptoms can include fatigue, depression, weight gain, decreased libido, joint pain, poor memory, mood swings, low stamina, and sexual dysfunction are just a few.

If you have ANY of the above symptoms, you should complete a symptom checklist and get tested. These symptoms are an indication that you may need treatment.

After identifying an imbalance, physicians and non-physicians may use pills, creams, supplements, tonics, and much more.

At The Hormone Restoration Center we use what we consider to be the best of the best. We use bioidentical BioTE hormones which means the hormones are identical to what our body produces. That way the key fits the lock exactly as it should

The BioTE method uses hormone optimization created from hundreds of studies using hundreds of thousands of patients worldwide to successfully optimize the hormone levels of women and men once their body's production is no longer sufficient. Surprisingly, our bodies can stop producing sufficient hormones in our early thirties or before.

As shown in different studies, Hormone replacement therapy has been shown to reduce fatigue, improve sleep, improve libido in women and sexual performance in men, decrease muscle loss, reduce body fat, and reduce irritability, anxiety and depression. Also, the symptoms of osteoar-



thritis and rheumatoid arthritis are significantly reduced.

Long term, men and women will have a reduced incidence of Alzheimer's disease, heart disease, and osteoporosis. Also, multiple studies show a long term reduction in breast cancer. Testosterone and estradiol also improve lipid profiles, reduce triglycerides, and increase HDL cholesterol which can have positive benefits on the cardiovascular system. Therapeutic testosterone levels can also protect the body from diabetes, prostate cancer, and all-cause mortality.

Hormone replacement therapy by pellet implantation has been used with success in the United States, Europe and Australia since 1938, and has been found to be superior to other methods of hormone delivery.

All the practitioners at The Hormone Restoration Center are BioTE certified and have had extensive clinical and didactic training specific to the treatment of hormonal imbalances. This is to ensure the highest safety, efficacy, and results for our patients. More than 96% of patients are satisfied with treatment when using BioTE.

Dr Richard Chern, MD is a Certified BioTE provider in Miramar Beach at The Hormone Restoration Center. He has been seeing patients for over 25 years and treating patients using hormones for nearly as long. Dr Chern is currently accepting new patients and you can call for an appointment at 850-837-1271. For more info on BioTE and The Hormone Restoration Center please contact visit www.TheHormoneRestorationCenter.com



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Sean of the South



BY SEAN DIETRICH

The New Year is only minutes away. The TV is on. My wife is snoring softly as I watch a perky, hip television host deliver a broadcast live from Times Square, speaking in a tone of voice not unlike a squirrel on amphetamines.

So I change the channel to see Miley Cyrus hosting a New Year's special while wearing a strand of dental floss.

My phone rings. It's an unrecognizable number. Maybe a spam call. I answer.

"Hello?"

The voice is male, with a pronounced Hindi accent. "Are you Shane Deeter?"

"Not exactly."

"Are you sure?"

"Fairly."

Whereupon the caller informed me that he had important information about my automotive warranty. He was very adamant about this, and assured me that he could definitely assist me more effectively if he could gain access to my AmEx number.

I reminded him that this was New Year's Eve. He replied, "That's why this is so important, Sam."

What a nice guy.

He was mid-speech when I hung up. Then it suddenly occurred to me that New Year's Eve has always made me a little sad. I don't know why, exactly. But I always choke up when people sing "Auld Lang Syne."

What is it about this holiday that gives me the blues?

Maybe it's the idea that time keeps moving faster. Or maybe it's the idea that I'm getting older. Or maybe it's the way everyone pretends to be excited about even though January 1 is no different than, say, August 23, or May 9.

But do you want to hear something bizarre? Even though, admittedly, this upcoming year scares the stew out of me, for once in my life, the New Year worries me less than it has in the past.

Probably because I know upfront that this year will be exactly like every other year. Likely, it will bring heartache, happiness, pain, and the agony of watching your football team suck.

I know, just like you do, without doubt, that I will at some point feel like manure. And at other times I will feel halfway decent. I will win some. Lose some.

But do you know what I DON'T know about this approaching year?

I don't know what sorts of



miracles will happen to me. I have no idea which preordained beautiful souls I will meet. I don't know what kinds of amazing people will become my new friends.

Last year, for example, I had no idea what sorts of things would be in store for me. As it happened, a lot happened.

This year I adopted an abused coonhound who changed my life. This was also the year my wife and I relocated from our Florida home to Birmingham.

This was the year I met Bobby, and his wife, Miss Lynda. Bobby and Miss Lynda are the same age as my parents. They were my instant friends.

I found myself visiting their house a lot. Namely, because Bobby is a great guy, and Miss Lynda is a jewel who keeps holiday candy in little dishes and repeatedly asks, with the utmost sincerity—often during the same sentence—whether I'm hungry.

happened to me, because more people are learning about God because of me."

This year, I sat in Mount Airy, North Carolina, with my pal Lynn, and watched "Andy Griffith" under the stars.

I could have never foreseen the great things this year would bring. Which is why I believe that this coming year, no matter how challenging, will be worth it.

No, I don't know what will happen to me. I don't even know whether you or I will survive this year. But I do know that you and I are going to be brave enough to face it.

And even if the next 365 days aren't the greatest of our lives, even if we suffer more than we don't, I can promise you this much:

We are loved. We are stronger than we think. And also, at some point, we will receive an important phone call about our automotive warranty.

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A Pastor's Ponderings: Your Life Can Be a Blessing



BY KERRY KNIGHT,
MINISTER FOR THE EMERALD
BEACH CHURCH OF CHRIST

I know. Making New Year's resolutions is corny and often doesn't yield lasting success. We become short-sighted and fail to follow through, especially if the resolution is challenging. But let me offer a rather startling revelation: God wants to bless your life. Words like bless, blessed, and blessing appear over 300 times in the Bible. That's just about a blessing for each day of the year.

Sometimes the word refers to a greeting or even congratulations. Several years ago I was checking out at a grocery store



the earth." In this text, God is "empowering" the first couple to carry out God's mission for them and thus receive a blessing.

The Jewish people in the Bible often bestowed blessings of favor on God Himself. A favorite prayer and praise was this sentence, "Blessed art thou Lord God, King of the universe."

Blessing others was a sign of the Divine. James spoke of "blessing with our tongue" in James 4:9. Abraham began the greatest work of his life after God pronounced upon him: "I will make you a great nation; I will bless you, and make your name great; and you shall be a blessing" (Genesis 12:2).

At the Emerald Beach Church of Christ, our theme for the new year is "Living the Blessed Life." Come and join us for worship, and find your blessing at 301 Alf Coleman Road in Panama City Beach.

when I heard the cashier say to her customer, "Have a blessed day!" I like that. Invoking a blessing for someone is much better than just saying, "thanks for dropping in." God's prophet wasted no time in using this unique word. In Genesis 1:28,

God addresses Man and Woman with these words, "And God blessed them, and God said to them, "Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on

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Choosing the Best Countertops for Your Home

BY KIM BRAZELL, FLOORING
DEPOT OF PANAMA CITY

Renovating your kitchen or bathroom is a major investment in your home. So, it's important to choose wisely when you are choosing hard surfaces such as your countertops. What's best for you? What will hold up to the way that your family lives? If you are trying to decide what type of material you want in your space then read on. This quick, easy guide will tell you the pros and cons of the available countertop materials.

Granite

Granite has been extremely popular for many years. Not only is it durable, but it's beautiful as well. Because it is quarried from the Earth and made into slabs it is a choice straight from nature. It is resistant to heat and scratches and also resistant to staining with regular sealing. Because it is from nature, no two slabs are the same, so it has a unique appearance—something homeowners love.

If you love DIY, then you might want to pass on install-



ing granite. The slabs are large, heavy, and hard to move and should really be installed by a professional. Because granite does come in slabs, it can be more expensive than other options. Repairs are also difficult, and it does require periodic sealing so there is some maintenance and upkeep. But granite should last a homeowner many years and tends to increase the value of your home.

Quartz

Quartz countertops are made from engineered stone derived from quartz crystals. Quartz crystals are the most common mineral on Earth and are made from oxygen and sil-

icon. A quartz slab is made with 93 percent ground quartz crystals and then blended with resins and pigments to create a wide variety of colors and designs. It can even be made to look like marble but it's more dura-

ble than marble. Quartz is as hard as granite and as durable. It is stain-resistant, antimicrobial, and non-porous. It's simple and easy to clean with just soap and water.

Some of the cons of quartz are that because it is made with a resin blended into the stone, it can melt under high heat (300 degrees Fahrenheit or above). Never place a hot pan directly onto the countertop. Always use a hot pad under baking dishes or pans to protect the countertop. In addition, you can see where the countertop is seamed together with quartz, but it can be minimized with the right grout color.

Quartzite

You may not realize it, but Quartzite is a natural stone. Like sandstone, it begins as sand. Mother Nature then works her magic to create a solid stone when the Earth's tectonic plates shift and squeeze together like huge puzzle pieces. The stone is quarried like granite and then cut into slabs. It can then be cut into custom shapes and polished to create a beautiful look. It looks like marble but is much easier to care for. It is also harder than granite and is resistant to UV light, so the color won't fade, making it ideal for outdoor kitchens.

Clean-up is a breeze with just soap and water. Like Quartz, it can also be damaged by hot pans placed directly on the surface of the countertop, so make sure to use a hot pad to protect it. Like granite, it is porous and needs to be sealed to keep moisture, water, and grease out and to ensure it doesn't stain.

Marble

Marble is also very popular for kitchens. Marble is called a

metamorphic rock and it forms when limestone heats up and creates the stone. Like granite, it's natural so no two pieces are the same. Marble is very porous and needs to be sealed to prevent moisture and other stains from absorbing into the stone. Homeowners need to understand that this product does come with maintenance. In fact, the sealing needs to be checked 3-4 times per year. A common test to determine if it needs to be re-sealed is to pour a little water or oil on the surface. If it no longer beads, then it's time to re-seal.

Because marble is porous, you also need to use a cutting board and hot pads to reduce scratches and damage from hot pans. Marble is still a beautiful choice, but you need to be aware of and committed to the upkeep that it requires.

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Are you looking to update your fireplace? Or maybe you are building a home with a fireplace? Fireplaces have become a key space in interior design as we put our televisions above the mantels and all design elements are involved to create the perfect fireplace.

Linda Mugglin, one of the top interior designers here in Panama City Beach, has designed beautiful spaces all over Bay County including some of the most beautiful fireplaces. It is always a great idea to have an interior designer to guide you through a project, especially for a remodel. Interior designers have all the resources to get you from demo to the finished product.

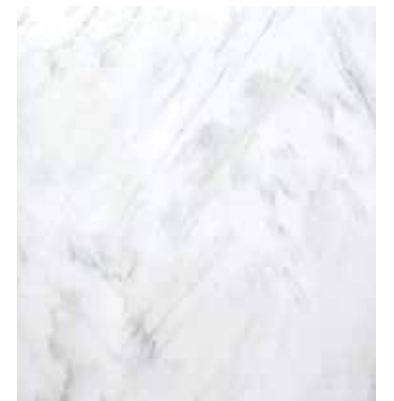
If your home is modern and you want a fresh and cutting edge fireplace, consider quartz. Quartz is a manmade stone and is available in a wide range of modern looks. It will give the fireplace a sleek and seamless finish. Icelake Vicostone Quartz is a top choice for this look. If you are more on the modern industrial look, go with something like Rugged Concrete quartz by Caesarstone. No mantel or a thin painted mantel will finish off your new sleek and modern fireplace.

Get a boho, beachy chic fireplace with a mosaic or por-



celain tile with some color and pattern. The Kenzzi Collection from MSI surfaces or Nostalgia from Emser are two of our favorite choices for this look. For a sophisticated look for a beach home, a travertine tile is the ma-

terial of choice. Travertine is a natural stone with soft neutral color tones and a lovely texture. Unlike other tiles, Travertine tiles are available with a rough edge, creating a more antiqued and charming feel to a room.




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A simple but timeless wood stained mantel will top off this beach chic fireplace.

If French country beach style is your choice, consider a decorative and detailed wood fireplace surrounded with a honed or polished Carrara marble inset or a brick tile inset. We love the Marble Winter Frost tile from Emser and it is available in a variety of sizes and different mosaics to get a look that you love.

Last, but definitely not least, is the farmhouse fireplace. Brick tile is the top choice to get this look. Although a brick fireplace is considered a farmhouse look right now, I'm not sure this look has ever left the world of style. It is timeless and just keeps getting better with time. Our favorite brick tile is French Quarter. It comes in four beautiful color combinations. Combine some French Quarter tile with some shiplap and a wood stain mantel, and you have yourself a fireplace

that will stand the test of time.

All of the resources to create your new fireplace are available locally through Granite Plus. See you soon for your next home project!



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 Business


By MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

As 2022 ended, investors saw the year bring a 400% increase in interest rates and a \$400 billion liquidity draw down by the Federal Reserve. Despite that, homeowner spending on mortgage payments, as a percentage of their monthly costs, was at a 60-year low. Housing makes up over 20% of the economy and accounts for about a third of inflation (based upon CPI). Stocks and bond values both saw significant drawdowns, or negative returns for the year. Housing has been in descent recently, but nowhere near the drawdowns of those. At least not yet. The demand for housing is as strong as ever; it is the affordability that brings values into question now. Finally, the U.S. Dollar (USD), had one of its strongest years on

record. It had significant gains against almost all foreign currencies. Going forward, what might be on investors' minds?

First, let's look at some recent developments: The passage of the Secure Act 2.0 means that mandatory distribution ages will be extended from retirement accounts and contribution limits will be increased. This is to compensate for the burden of retirement saving moving away from the assurances of pension plans to the shoulders of the individuals to save and plan for their retirement.

Liquidity is slowly drying up. The Federal Reserve continues to slowly draw down all the excess or extra liquidity, or cash assets it created over the past few years. That means that there is not as much money chasing assets be they stocks, bonds, real estate, crypto, NFTs, or art. Perhaps the markets are coming back into reality where investors are paying for growth and profits more than from having excess or extra liquidity. That could prove to be a good thing for assets in the long run.

Contrarian investing for times like these: Does it make

Insights for Investors

sense to be a contrarian investor? We think, given a particular opportunity, that clients might want to go against conventional wisdom or sentiment. That is what contrarian investing means. The institutions and the media don't always get it right in our opinion. In this case, we examine higher rates and the impact on Financials: Many research firms and analysts (Raymond James among them) report they expect a lot of volatility in the sector (made up mostly by banks) over this next year. We note that some of the larger banks in the nation see higher rates as an opportunity for them to earn on their own cash assets even as they pay more for deposits. When the Fed raises the Fed Funds, or overnight rate, banks earn more on their excess assets that they park at the Federal Reserve or other banking institutions. Nonetheless many investors worry about shrinking margins on bank loans and of course if the economy goes into recession, that could increase the potential of losses on loans. We come down on the side that these higher rates will ultimately boost the Financials sector and suggest investors look to increase holdings in this area.

Innovations needed and therefore arriving in the Energy Sector. Take a look at what is emerging when it comes to cleaner energy. That means the nuclear sector. Professional investors are increasing their investments in nuclear technology, and it is showing in asset valuations. October was one of the strongest months for nuclear type energy stocks.

Next, consider the happenings with microprocessors, or computer chips. The drawdown on these stocks has well exceeded the drawdown of the broad market and we think they could offer some value for interested investors. The innovations being worked upon now are extraordinary (and might take years to be seen). We read and see things such as an entire data center (think the cloud) being placed upon one chip, one day. Most innovation and design work are done in the USA while the manufacturing is primarily taking place overseas, but not in China. China, as we understand it, is highly reliant upon the import of advanced chips to

go into the things it assembles or manufactures for export. There is no design or manufacture of advanced chips there. The USA is taking measures – along with its allies – to limit China's access to this technology. Taiwan is quite vital for China, and they may be reluctant to upset their supply chain (as well as their global business partners) by trying to overtake Taiwan.

The case for cybersecurity and defense stocks (in the Industrials sector) is something we are taking note of as well. The advances in technology provide for higher standards of productivity and living but also the risk of cybercrime and cybersecurity. There are companies that are leaders in this technology through their innovation and creativity. We think investors should have a look there.

There are two types of investors: Institutional investors and individual or retail investors. On any given day institutional investors make up the bulk of trading both in dollar and share volume. Institutional investors are typically mutual funds, pension funds, endowments, banks, insurance companies or other similar type entities. When the media talk about what investors did on any given day, they most often are talking about institutional investors. The retail or individual investor is the person, or anyone acting on their own for their own account. It is interesting to note that as 2022 came to a close, individual investors were more apt to buy stocks or bonds vs institutional investors. Institutional investors were somewhat bearish late in the year. The big question is: Do institutions get it right? The world is replete with reports and opinions. Institutions would seemingly have the edge with vast research resources and perhaps lower costs. We leave it up to the reader to decide. However, our opinion, with some historical input, is that individuals can do just as well or perhaps better.

Other things to watch as 2023 progresses:

We suggest investors (individual investors that is) keep an eye on the strength of the dollar. Might foreign central banks (and the Bank of Japan being one recent example) be raising their rates and therefore become more competitive with





the dollar? Will foreign central banks start to decrease their U.S. dollar holdings? International investments can benefit when exchange rates lead to a cheaper dollar. Should the dollar get cheaper by the way, that is what typically makes gold and other precious metals rally. U.S. companies who rely at least in part on overseas sales or revenues would most likely see an impact should the dollar decline in value vs. other currencies. A weaker dollar makes them more competitive. The dollar's strength, however, has proven beneficial for the U.S. as it has not been forced into raising rates more aggressively.

Inflation waned in the 4th quarter of 2022. We see that disinflation is accelerating and expect that trend to continue. Supply chains are opening again. There is little to no back up in cargo off the U.S. coasts now. The Federal Reserve has stated that it needs to get inflation to 2% (that is based upon PCE vs CPI by the way). We wonder if that is attainable in 2023 and if the Fed will be satisfied, at least for the time being, with a moderated rate of inflation closer to 4-5%. If so, we think interest rates are likely to stabilize. We see inflation and rates in that range.

Wage inflation has proven to be one of the most resilient factors of the cost of living over the past couple of years. Fewer and fewer workers have been the main culprit. Worker participation rates were reaching decades low levels in the last two years. Prior to the pandemic, worker participation rates (we see that as eligible workers 18-65 years old) were reaching significant highs. That was in part due to many Americans working longer than the retirement age of 65. The Social Security Administration now sees Full Retirement Age (FRA) closer to 70 than 65. During the pandemic the num-

Continued on next page







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


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Maurice Stouse
Financial Advisor

The First Wealth Management
A Division of The First Bank, NA
2000 Ninety Eight Palms Blvd.
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Is It a Golf Cart or Low Speed Vehicle?

registered, titled and insured with personal injury protection (PIP) and property damage liability (PDL) insurance. Any person operating an LSV must have a valid driver license. LSVs may only be operated on streets where the posted speed limit is 35 MPH or less.

Golf Carts: Florida Statutes section 320.01 (22) defines golf carts as, “a motor vehicle that is designed and manufactured for operation on a golf course for sporting or recreational purposes and that is not capable of exceeding speeds of 20 MPH.”

Golf carts may be operated on roadways that are designated for golf carts with a posted speed limit of 30 MPH or less.

Golf carts are not titled or registered and are not required to be insured with PIP and PDL coverage. A person must be 14 years or older to operate a golf cart.

Converted Golf Carts: Many people have purchased golf carts and then modified them to meet the requirements of a low speed vehicle. However, there are several items which

must be completed before the vehicle can be titled and tagged in Florida.

Prior to titling and registering a converted golf cart, the vehicle must be inspected and assigned a Vehicle Identification Number (VIN) at a Motorist Services Regional Office (Bay County’s Regional Office can be reached at (850) 767-3660, option 1, appointment required). The converted golf cart must be street-legal before applying for a title or registration.

Additionally, a valid driver license is required to operate a converted golf cart on the streets

or roadways.

All-Terrain Vehicles: Florida law states all-terrain vehicles (ATV) may only be operated on unpaved roadways where the posted speed limit is less than 35 MPH and only during daylight hours. Anyone under the age of 16 operating an ATV on public land must be under the supervision of an adult and must have proof of completion of a Department of Agriculture and Consumer services (DACS) approved safety course. ATV operators and riders under the age of 16 must wear a USDOT approved safety helmet and eye

protection. ATVs are titled, but not registered, and are not required to be insured with PIP and PDL coverage. (Sections 261.20, 316.2074 and 316.2123, Florida Statutes)

If you plan to purchase a recreational vehicle, make sure you know the law so you can ensure you are purchasing the vehicle that meets your needs and are prepared to take the necessary steps to operate the vehicle legally in Florida.

For more details, please visit our website at baytaxcollector.com or call us at (850) 248-8501.

Christmas can be a popular time to purchase recreational vehicles. If you purchased or received a recreational vehicle during the holidays or are in the market for one, it is important to know the distinguishing characteristics of the vehicles as they determine where they can be driven, who can drive the vehicle, as well as the registration and insurance requirements.

Below is an outline of the specific vehicles and requirements so you can make an informed decision before purchasing a vehicle and make sure you are operating it legally upon purchase.

Low Speed Vehicles: A low speed vehicle (LSV) is a vehicle with a top speed greater than 20 MPH, but not greater than 25 MPH. LSVs must be

INSIGHTS

continued from previous page

ber of more senior workers who were retiring almost tripled. We see that as temporary as the number of older workers is beginning to increase again. Many Americans are choosing to work beyond age 65 or perhaps they have retired from one career and now are having an encore career. That, too, can have implications for investors.

The rise of technology and affluence drive some people to work longer as they seek to build their assets through income, increased saving and investing be it in stocks, bonds or real estate (second homes being one example). Also, younger workers are on the rise again. Many of them stayed home or extended time in college and many are now out

and in the work force. What this all adds up to is greater labor supply and less pressure on wages, that key driver of inflation. In other words, the economy might solve for inflation just as quickly if not quicker than the Federal Reserve. So, as we see it, disinflation is accelerating in goods, in services and in wages.

To sum it all up for our readers, these scenarios would prove to be beneficial to stock and bond values. We suggest investors, regardless of how 2023 unfolds, always take into account the big three: 1) Investment objective - IO, 2) Time Frame - TF, and 3) Risk Tolerance - RT. Once those are defined, we suggest you then begin to put together that combination of investments for you to reach for and to attain your goals in this life.

Maurice Stouse is a Financial Advisor and the branch manager of The First Wealth Management/ Raymond James. The main office is located at The First Bank, 2000 98 Palms Blvd., Destin, FL 32451, phone 850.654.8124. Raymond James advisors do not offer tax advice. Please see your tax professionals. Email: Maurice.stouse@raymond-james.com.

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Ask Apex: What is Mold Remediation?

By JEREMY NEEL

Dear Apex,

I have been having symptoms similar to allergies, but can't seem to shake them. My doctor told me to have my home checked for possible mold growth, but I do

not know how to find it, or what to do if I do have a mold problem. Can you please give me some pointers on where to start?
~Katherine T.

Dear Katherine,

We would like to thank you

for your question, and hope we can help you find some answers to put your mind at ease. Please keep in mind, every situation is different, and each case we handle has variables that cause us to specify remediation within that environment. With that being

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said, our first piece of advice to our clients is to not disturb any mold spores growing out of an area bigger than a 3ft by 3ft section (or 10 sq ft). According to EPA standards, this will need to be professionally remediated. Mold can be visible to the naked eye on surfaces, but the underlying effects that stem from hidden places such as inside the walls, underneath pad and carpeting, above ceiling tiles, and inside heating and air conditioning ducts can cause greater harm because they remain undetected for longer amounts of time. This is why it is important to call our company to remediate mold and mold growth. We are able to diagnose where the mold growth is located; we can tell you if your soft surfaces such as carpet and padding, clothes, bedspreads, and furniture should be removed, remediated, replaced, or discarded. If the situation calls for it, we will remove a small section of drywall to see if there is a mold problem behind your walls. We are able to measure moisture within your walls to see if the environment is conducive to mold growth. If this is the case, our experts are able to stabilize the humidity in order for mold to discontinue growth, as long as everything has been properly cleaned and remediated. It is very important that the source is eliminated.

If not, mold will be allowed to recontaminate and regrow. Apex follows a protocol for every

job, and according to that protocol, we are required to test post remediation. If our test fails, we happily return to the job, and continue the remediation. To date, Apex has not failed a post remediation verification, proving the fact that our company is extremely competent at what we do.

Now, let's talk about how mold can affect your health. You had mentioned seeing a doctor about persistent allergy symptoms. While we cannot diagnose any health symptoms, we can agree that, according to third party independent research, mold can have ill effects such as fatigue, sore throat, headaches, coughing, wheezing, shortness of breath, sneezing, watery/itchy eyes, and even nosebleeds. These are just a few minor symptoms from mold exposure. Other, more concerning symptoms can include, but are not limited to asthma, depression, chronic sinusitis, respiratory infections, bleeding in the lungs, and even memory loss. Of course, if you have any of these symptoms, we recommend following your doctor's advice and treatment plan.

We highly recommend that if you suspect you may have a mold problem, either from visibly seeing mold growth, or chronic health problems, give Apex a call. Our initial inspections are free, and we will be more than happy to be honest with you and let you know whether you need our services or not.

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