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# Embracing Unique Abilities: You Can Help Through the Westonwood Ranch Rodeo

By Lori Leath Smith

A lot of families with a young child with Autism are thinking, "What if something happens to me? I just want to know that my child is safe, and someone will love them just as much as I do."

More than five years ago, Lindy Wood had a dream – a dream of a program geared toward older youth and young adults with autism and special needs developmental differences. She wanted to be able to offer more for her son, Weston, diagnosed with Autism at age 2, and other teens and young adults affected by Autism. So, with a hope to create opportunities to develop and cultivate independent, life-changing skills, surrounded with love, Lindy and her husband, founders of Westonwood Ranch, purchased a 40-acre tract of land in Freeport to begin a farm and, eventually, birth a new local non-profit.

Westonwood Ranch is designed to fill in the service





gaps where other transitional programs fall short. "But it's also about advocacy for

barriers," said Kelly Thompson, Westonwood Ranch Executive Director. "Due to this population and breaking the individual's diagnosis, so-

ciety already puts labels and barriers to their abilities and Westonwood wants to break down those barriers?

In just a short time, Westonwood Ranch has grown into providing programs focused on teaching life and vocational skills for adolescents and young adults in our area with varying developmental disorders differences. The farm offers a comprehensive, holistic learning program for full-time students, ages 12 through adult, that focuses on providing functional learning opportunities. Through handson ranch operations, students learn skills in aquaponic farming, animal husbandry, kitchen operations, creative art exploration and fitness classes. The overall goal is for these young individuals and adults with developmental differences to learn to transition into the next phase of their lives.

Part of Lindy's dream was

**RODEO** continued on page 3

# A Welcome and Warning for Spring **Breakers**

By Ed Offier

For college students planning to enjoy Spring Break in Panama City Beach this month, Police Chief J.R. Talamantez has a message that is both a welcome and a warning.

"Our goal is to provide a safe and enjoyable environment for our residents and visitors," the Chief told PCB Life. "We are not going to tolerate criminal behavior on the beach or anywhere else."

City officials have voiced their determination to prevent a repeat of the mass lawlessness sparked by a "flash mob" that descended on the city last March. They were incited by a social media campaign called for a "Panamaniac" invasion of the

Police made scores or arrests over a two-day weekend in late March responding to scores of criminal incidents including disorderly conduct, mass looting, drug dealing and violence. More than 160 invaders

#### **SPRING BREAK**

continued on page 5



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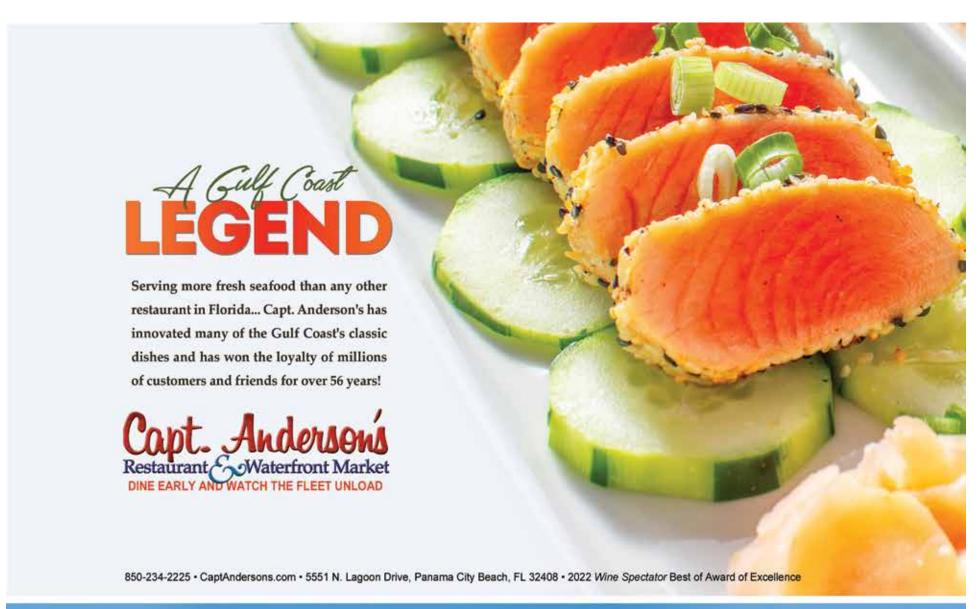
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#### **©** Community

#### **RODEO**

continued from page 1

for the farm to be self-sustaining with a revenue stream to help support the non-profit. Today, it IS a working farm with several



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social enterprises that not only serve as hands-on, job skill training and employment opportunities, but contribute back into the program.

"There are two social enterprises currently," said Kelly. "There is a 3,500-sq.-ft. commercial greenhouse where we grow lettuce and sell to local businesses," she said. "And there is the Westonwood Ranch Brew Chews - our signature dog biscuit company. This company got off the ground last fall and we are currently selling wholesale to local businesses, but plan to open up online sales to the public soon." Odd Pelican Brewing Co. in Freeport donates the grains. "Participants help with all aspects of business, from baking to packaging and delivering," she said, "and all sales go back into the company to allow us to hire more individuals with developmental differences."

In the fall of 2020, Weston-wood received a grant from Impact 100 of Northwest Florida to start a job training program and launched Program LIFT-OFF in April 2021. It is a job skills training grant with an end goal of gainful paid employ-

ment at Westonwood Ranch. Program applicants must be age 18 or over with developmental differences and must want to obtain employment at program completion. "This is a 4-phase program with a focus on soft skill acquisition as well as social skills," she said. There are 15 in the program currently with three additional students joining in the spring. "We just hired the first four participants within our social enterprises who will receive their first paycheck at the end of the month. They've made it through the LIFTOFF phases and have shown progress through onboard training.

"Society is the one that puts limits on them," said Kelly. "We want to teach society that with the right resources and right training, they are capable of so much more and should have the same workforce opportunities as their neurotypical counterparts."

Westonwood Ranch is laying the groundwork to hopefully be a model to other companies and communities about how to hire individuals with developmental differences. "We want our local community and society as a whole to not look past these individuals just because they may be different. Our motto is "Embrace Unique Abilities" and we are here to challenge our community to do just that through our grass roots movement." Kelly noted some big businesses ARE starting to do these things and her hope is that it will trickle down into our communities.

How can you help? One way is to dust off your boots and participate as a sponsor or attend the 4th Annual Westonwood Ranch Professional Rodeo at the Freeport Sports Complex March 24-25 where some of the nation's top cowgirls and cowboys will be competing in bareback riding, calf roping, saddle bronc riding, steer wrestling, breakaway roping, barrel racing, team roping and bull riding. Westonwood Ranch partners with the PCA and Bo Campbell Rodeo Productions, who help produce and source the entertainment and riders. "Last year was a record-breaking year," said Kelly. "We sold out both nights with more than 2,200 people coming out each night. And we were able to raise \$175,000, which is huge in contrast to the past couple of years." The rodeo is an important fund-raising event that

supports Westonwood Ranch's mission and programs.

This year's rodeo gates open at 6 p.m., with rodeo events starting at 7:30 each night and live pre-rodeo entertainment by David Gautreau, food by Mozey's Mobile Cuisine, children's inflatable play area and more! To become a sponsor, email Kelly@westonwood.org, call (850) 880-2220 or visit www. westonwood.org.

So, what's next for Westonwood Ranch? Kelly said they plan to embark on a capital campaign for the next phase of Westonwood - a residential community where individuals would live and work. "We plan for these 40-acres to be developed into a holistic, supportive residential community where individuals are loved and cared for as long as they are with us," she said. "We hope to continue to grow and be a resource to individuals with developmental differences as they age into adulthood and a residential community is the next step to bridging the gap for these individuals.'











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#### **PCB Chamber New Member Spotlight**



# Introducing: Coastal Wildlife Adventures

My name is Lorraine Frasier. I am the owner of Coastal Wildlife Adventures. Here is a little bit about my business.

We are a small company consisting of three, 25-foot center console style boats in Panama City Beach, departing from Pirates Cove Marina, and one boat departing out of Mexico Beach and Port St. Joe.

Coastal Wildlife Adventures specializes in small private group boat tours. Our tours are generally 6 guests or less. On every tour, we set out to watch dolphins and other wildlife in their natural home. What I love most about doing tours in this area



is that the wildlife we get to see changes daily. Sometimes we see one hundred dolphins, other days we see only one or two. We may get a chance to see sharks, rays, different fish, sea birds, birds of prey, sea horses, turtles, and even land animals along the coast such as armadillos, tortoises, and deer. Whenever I think I have seen everything there is

to see in our waterways, I am always humbled by seeing things I have never seen before.

On our adventures we also stop on Shell Island, a beautiful, secluded island nature preserve great for sightseeing, wild-life viewing, exploring, walking, snorkeling around the coast, and shelling. On our tours leaving from Port St. Joe, we stop on St. Joseph Peninsula, which is even more secluded than Shell Island. These places are pretty enough to be on a postcard!

We change our snorkeling sites up from day to day depending on the conditions. Often, we will stop on a sandbar or a sea grass flat around Shell Island, where our guests find things like Sea Stars, Pufferfish, Sand Dollars, Shells, and Sea Urchins to see and hold. While taking seashells from the island is allowed, we do not permit our guests to take anything home that is alive such as sand dollars or sea stars.

Our mission is to work with a purpose: these educational tours allow for a greater understanding and appreciation of wildlife. We are an eco-friendly tour and take steps to make sure we do not disturb or harm any wildlife.

For anyone that is a little bit more comfortable in the water, we have several deeper snorkeling sites we love to go to. These sites range from 6 to 20 feet in depth. We call these "artificial reefs." These are not to be confused with coral reefs. The Artificial reefs we have here are simply some kind of structure underwater that sea animals can use for refuge. We have a couple of sunken boats we like to snorkel and some small structures in St. Andrews Bay that include piles of cinder blocks and rocks. Our Guests see a lot of different fish on these small artificial reefs.

For more information contact Captain Lorraine at (850) 866-8815 or visit their website, www. dolphinandsnorkeltours.com.

#### **SPRING BREAK**

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were arrested, and police seized over 100 illegal weapons.

In anticipation of a possible repetition, Bay County law enforcement agencies last month announced they have joined forces to prevent a repeat of the widespread chaos that the city saw last year.



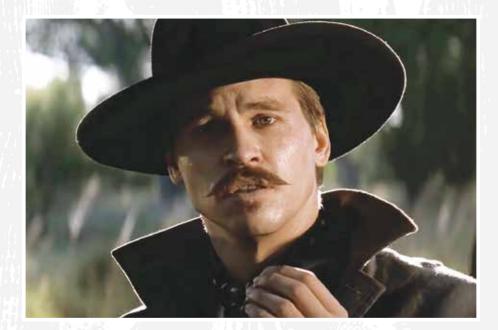
Talamantez said his department and other law enforcement agencies continue to scan the internet for any signs of a possible "takeover weekend." So far, he said, "We have not seen anything that would essentially raise the threat level for any type of criminal activity during Spring Break."

Talamantez, Bay County Sheriff Tommy Ford, Panama City Police Chief Mark Smith and PCB Fire Rescue Chief Ray Morgan on February 8 itemized a series of steps being taken to prevent a recurrence of unrest.

The three law enforcement agencies, along with the Florida State Patrol, are closely coordinating their planning and response capabilities for that

Continued on next page

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#### **PCB Chamber New Member Spotlight**



# Introducing: Low Tide Tours

Low Tide Tours is a locally owned and operated tiki bar boat company here in Panama City Beach Florida. Kick back and relax with your favorite beverage and enjoy breathtaking 360-degree views, tropical tunes, and good company. We typically encounter dolphins, native birds, and gorgeous sunsets on our tours. We operate seven days a week, 365 days a year.

Our tours typically cruise in the Grand Lagoon and over to Shell Island where you can take your own private tiki bar to the beach. Our tours are perfect for any occasion such as bach-



elor/bachelorette parties, sunset tours, dolphin watching, party LOW TIDE TOURS

cruises, and work outings. Here in Panama City Beach, we have 2 of our 12-passenger tiki bar boats

to accommodate groups of up to 24 people. We offer 2 and

4.5-hour private tours and 2-hour public tours. With all our tours you'll get a licensed captain, coolers full of ice, bottled water,, and snacks.

We are a family owned company that started back in 2020 in Siesta Key, Florida. Over the past few years, we expanded into Sarasota, Cortez, Venice

Beach, and our newest location, Panama City Beach. We strive to provide the most fun and unique boating experience for locals and tourists.

"We had an amazing experience with Low Tide Tours in

Panama City Beach. We had a group of 11 and it did not seem crowded on the boat whatsoever. I loved that we got to bring our own drinks and captain Tim already had the coolers iced down when we arrived. They also had a Bluetooth speaker so we got to connect and play the music the entire time. We got off at Shell Island for a bit then cruised around the bay. We finished the evening with an amazing sunset. Was such a fun trip. Will definitely be booking again soon." Rachel L. (Facebook)

Call us at (850) 771-7701 or check us out online at www. LowTideTours.com.

#### **SPRING BREAK**

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period. "We've become like one giant [police] department, said Panama City Police Chief Smith.

New technologies, including the county's Real-time Operations Center (BayROC), with expanded use of aerial drones and civilian video feeds, will give authorities the ability to rapidly identify and respond to emerging problem areas;

Ordinances prohibiting alcohol consumption sales after 2 a.m., traffic disruption, excessive noise, unlawful gatherings and rowdy beach scenes that are already on the books will be enforced with "zero tolerance" during Spring Break. City Council ordered a temporary overnight closure of a section of the beach that has been the scene of past unlawful behavior. The closure runs from Beach Access 25 (Pineapple Willy's) to Beach Access 36 near Ocean Villa

While some of the organizers of the 2022 incident have been arrested and charged, Talamantez and his colleagues have gone a step farther, releasing a roster

of 24 Alabama and Georgia men who still have outstanding arrest warrants from 2022. They have distributed the list to area hotels, condos and vacation rentals.

Talamantez told any wouldbe troublemakers, "If you want to run the gauntlet ... you can try to take that risk. But you won't be checking in to a hotel, you'll be checking into the jail." "We need the community's help," Talamantez said. He urged rental property managers and other business owners to be vigilant and to notify city police at (850) 233-5000 if they observe any suspicious activity. "If you see something, say something," he said.







# Know Your Neighbor: Jayson Kretzer

By Paul Bonnette

There is no denying that Downtown Panama City is in the midst of a revitalization. Everywhere you turn there are signs of fresh life, from colorful murals and crosswalk art to new businesses. One of the key community leaders responsible for this rebirth is the Executive Director of Bay Arts Alliance, Jayson Kretzer.

Known for his involvement with The Panama City Center for the Arts, the National Cartoonist Society - as well as his role as the founder and president of Panama City Creative Con-Jayson Kretzer is on a mission to bring art to life downtown.

For Kretzer, his love of the arts started early on. "My grandfather and father would talk about Sunday comic strips when I was a kid and it all sounded so cool to me, I just wanted to be part of their conversation. So I started reading comic strips at a very young age and that eventually lead me to



want to create them. I just never quit drawing and never lost the bug," he explained.

As a local artist and longtime Panama City resident, Kretzer saw an opportunity to help create more art in Bay County and founded Creative Con in 2010, a convention dedicated to celebrating and exploring creativity. Creative Con offered guests a chance to not only meet celebrity artists and actors but learn from them as well. It was an

experience that helped him with his role as Director of the Panama City Center for the Arts and Bay Arts Alliance. "Creative Con was this opportunity to team up with a group of creatives to build something for creatives that we watched grow over nine years," said Kretzer. After Hurricane Michael, he was forced to change direction with an emphasis on rebuilding. "To be able to step into this downtown resurgence and help revitalize the arts

has been very rewarding for me. I've enjoyed the collaboration with the other artists and business owners in this town; we have some amazing talent in this area, and it inspires me."

A very visible way to display the creativity and resilience of the area was with murals showcasing the work of local artists throughout Downtown Panama City.

"So obviously after the storm, there was a need to beautify," Kretzer explained. At this point, there were a lot of things that were run down or destroyed. "We decided to help add colorful murals as everything was being rebuilt." The first project was the butterfly mural by Cameron Moberg at the Center for the Arts; this vibrant work hinted at the metamorphosis already taking place downtown. Over time, more local artists got involved in this mural project, adding color to the historic downtown arts district - now they have more than a dozen murals. "We now have a historic downtown arts district we can be proud of and it's getting better all the time," Kretzer reflected. Thanks to a great collaboration with the City of Panama City and the Downtown Improvement Board, along with Kretzer and his team at Bay Arts Alliance, the new Crosswalk Art Project looks to

be just as successful. According to Kretzer, collaboration is vital. "When you work together, you get the best of everyone's ideas and solutions. When the whole community is pushing in on that same vision, it allows for something that's really special."

For Jayson Kretzer, Downtown Panama City was a blank canvas and he is grateful that it's being painted by all the right people, whether they're business owners, community leaders, residents who want to make a difference, or local artists. "Nothing is ever going to grow if all we do is the minimum. You've probably heard that the grass is greener where you water and fertilize it. Well, the people who are down here watering and fertilizing have made a huge difference. I'm just thankful to have been here during this time and to be a small piece of the giant awesome puzzle."

#### Pier Park Hosts Beach Bunny Bonanza & Art Hop April 8

Pier Park is always hopping, and April is no exception. Beach bunnies are taking over the shopping, dining and entertainment complex on Saturday, April

8 during the Beach Bunny Bonanza & Art Hop. Tourists and residents are invited to the Grand IMAX and the Celebration Tower roundabout from noon to 2 p.m. for free family Easter fun.

During the event, visitors can enjoy a free photo op



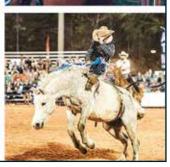
with Pier Park's Beach Bunny, complimentary prize-filled Easter eggs, an egg hunt on the SkyWheel grounds, free movie popcorn and other treats, a

stilt-walking balloon artist plus giveaways and contests including a chance to win a \$1,000 Pier Park swag bag! New this year is an "Art Hop" featuring works, demonstrations and a free painting class from area artists.













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# **Bay County Audubon Society Honored**

By Brian Dusseault

Bay County Audubon Society was honored at the December 13 regular meeting of the Bay County School Board for its contribution of \$10,000 to the Bay Education Foundation, Inc. The funds reflect donations from supporters and participants in its "Nature Connection 2022" Program which featured Noah Strycker, author, eminent birding expert and Polar scientist. The Bay Education Foundation, Inc., is a non-profit corporation of Bay District Schools whose mission is to support the educational development of students by providing enhanced opportunities for a quality education and promoting greater community involvement there-

Bay Education Foundation, Inc., Executive Director Kel-



Steve Moss, Chair, Bay District School Board, Melissa Redus, Administrator, "Take Stock in Children," Bay Education Foundation, Inc., Stephanie Werchan, Board member, Bay Education Foundation, Inc., Donna Cronwell, Treasurer, Bay County Audubon Society, Teri Floore, Co-President, Bay County Audubon Society, Brian Dusseault, Co-President, Bay County Audubon Society, Cindy Harper, Staff, Bay Education Foundation, Inc., Kelly Langenberg, Executive Director, Bay Education Foundation, Inc., William Husfelt, Superintendent, Bay District Schools

ly Langenberg announced the are available to classroom teachaward, noting that these funds ers as "classroom grants" for

nature-based programs, including birds, the environment and

conservation. Specific thanks were given to several major contributors to the Nature Connection 2022 Program, including the Fyfe Family Foundation, Inc., the Isaac W. Byrd Family Foundation, Inc., and the History Class Brewing Company. Many individuals donated time and money to support the work of Bay County Audubon Society in its mission of enhancing nature education to area youth.

Mr. Strycker is best known for his around-the-world journey during 2015 in which he identified a record 6,042 different species of birds in 41 countries on seven continents. He is the author of six books, including "Among Penguins" and "Birding Without Borders" and is a leading scientist in studies involving penguins in Antarctica and other locales.

# Something New to Discover

Panama City Beach, best known for its 27 miles of sugar-white sand beaches and emerald-green waters, is pleased to share the newest offerings and

developments to experience in the destination in 2023. From new hotel openings and exciting attractions to expanded food and beverage options, there is always something new to discover in Panama City Beach.

"We look forward to showcasing the many new developments throughout Panama City Beach in 2023," says Visit Panama City Beach President and CEO Dan Rowe. "We are thrilled to welcome both new and returning visitors to experience the exciting new attractions, accommodations and dining options that the destination has to offer this year."

Please see below for Panama City Beach's latest openings and new developments on the horizon for 2023 and beyond:

#### Food & Beverage:

- Duplin Winery Opening Spring 2023
- Parlor Doughnuts Now

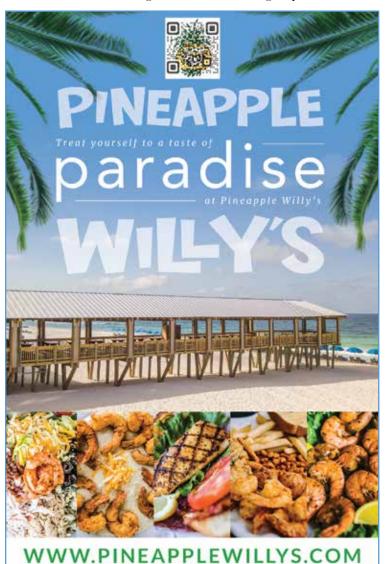
#### **Attractions & Experiences**

- Bay County Skate Park at Panama City Beach Sports Complex - Opening April 2023
- Aaron Bessant Park Renovations and Improvements in 2023

• BigShots Golf - Opening

#### **Accommodations**

- Comfort Inn & Suites -Now Open
- Margaritaville Beach Cottage Resort Panama City Beach – Opening March 2023
- Embassy Suites by Hilton-Opening May 2023
- The Chateau Reopening
- Residence Inn by Marriott Opening Late 2023 / Early 2024





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#### The Greatest Generation Turns 100

By Jack Smith

I met Jim Corr at the Panama City Beach Senior Center where he was attending a woodworking class. He had just completed an exquisite bowl. He and his wife Judy were kind enough to tell me his remarkable story.

Unfortunately, I was not the first newspaperman to conduct an interview with Jim. It seems my predecessor was uninformed

about how to interview combat Marines. I learned from my own family that it is not acceptable to ask questions about personal feelings during actual combat. Jim was so upset with this journalist that he offered to demonstrate the art of hand-to-hand combat. Jim warmed up when told that my Grandfather had received his wings at Pensacola prior to World War I.





Turns out, Jim received his wings in Pensacola at the start of World War II. Jim grew up in Selma, Alabama, playing football and baseball like most kids his age. After high school graduation he attended Georgetown University until the start of the war. He decided that if he had to go to war, it might as well be with the toughest outfit, The United States Marines.

After Pensacola, Jim and his group were sent to North Carolina for Advanced Fighter Training. On leave, he remembers, "I met one of the nicest ladies I ever met." She invited Jim and two other pilots to Sunday dinner, a tradition that continued for their time in North Carolina.

After training, Jim and his squadron VMF 221 were sent to Guadalcanal. While on the island things got "pretty sporty" as Jim and three other pilots

shared a canvas tent. They actually dug grave-like threefoot-deep beds, so if the enemy fired rounds through their tent they would be below ground. Jim's group, like all marine outfits, brewed their own version of moonshine called Torpedo Juice. It was so bad that Jim had his mother ship him a Steamer Trunk marked "Medical Supplies," but that actually contained bottles and bottles of Scotch. This group was so successful at downing enemy airplanes that the Japanese called

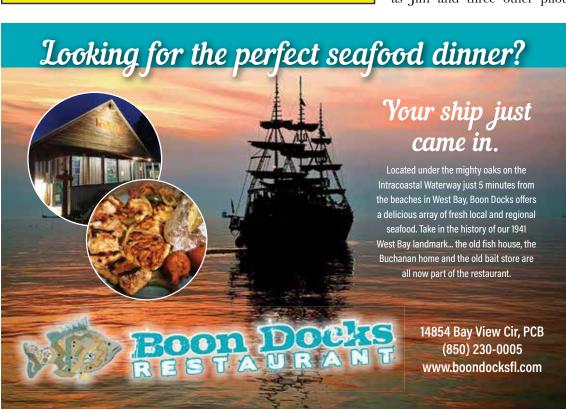


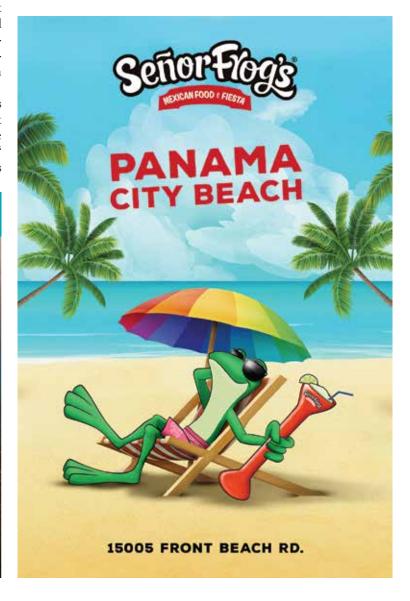
the corsair "Whistling Death."

After the war, Jim finished college, earned a degree, and became a CPA. After several years and to better serve his clients, Jim returned to school for a Law degree. Can we say overachiever?

In his eighties, Jim got the chance to fly a restored F4U Corsair at the Oshkosh air show. Jim continued to fly after the war and fell in love with the Beach Craft Bonanza and the King Air. His wife, Judy, tells the story of flying down into the Grand Canyon while on a family vacation. When asked why, Jim answered, "Hell, it was easy and nobody was shooting at me."

Jim turned 100 in 2022, but doesn't look a day over 80. And yes, I would fly with him tomorrow.







# New Reefs....Better Fishing and The Season is Open!

By Pam Anderson

March 1, as most locals know, is the start of the fishing season for Federally-permitted head-boats and Charter Boats. We've all had our USCG inspections, new coats of paint, and are ready to go fishing. Grand Lagoon watersports are on! Triggerfish season opens March 1 for some really fun and challenging fishing. They are very tasty too!

This year we are happy to showcase the artificial reefs built by the local welding students from Chipola College, Haney Technical College, and Wakulla, Port St. Joe, and Wewa High Schools. With the assistance of Eastern Shipbuilding Group, they have put their knowledge of welding to work in a very practical way by helping to provide more habitat for the fishery off NW Florida. In mid-March, the reefs will be on display at Capt. Anderson's Marina for all to view. Watch for the announcements of dates to come to see the results of their inge-

These particular reefs are be-



ing deployed through the Bay County Artificial Reef Association's work with Bay County Commission's reef program. There are plans in the works for Bay County High Schools to work with Eastern Shipbuilding next year to provide this experience for students and add more reefs.

These reefs will be placed about 20-30 miles out from The Pass and their locations will be available to the public for all divers and anglers to use. It usually takes about 4-8 months for algae and other plant growth to begin attracting different species of fish. Artificial reefs across the Gulf have been instrumental in providing habitat essential to



maintaining a vibrant healthy fishery. Research from several universities across the Gulf reported that about 75% of the Red Snapper lived on artificial reefs.

Over time hurricanes and the oil spill in 2010 significantly damaged the natural reefs and some artificial reefs. As we continue to add artificial reefs, we can overcome those negative impacts on our fishery.

Be sure to check out all the fishing opportunities as the season opens: Grand Lagoon offers head-boats with 5-hr., 6-hr., and 10-hour trips in March, April, and May, and a more robust schedule when Red Snapper season opens June 1. Reserve



early! www.CaptAndersonsMarina.com

Charter boats and Guide boats offer great fishing with personal service year-round. Here at Capt. Anderson's Marina we boast of the best captains in all of NW Florida - if the fish are hungry, you'll catch them!

The Event Center just had its first-ever Bridal Show and what a success! Over 225 brides came ready to book the Captain's Quarters and wedding cake vendors, pro-photographers, caterers, and more. This beautiful venue has become the best

in the area, offering an amazing second-floor view of Grand Lagoon. The Event Center at Capt. Anderson Marina offers spaces for groups of 25 to 300. Take a virtual tour at www. CaptainAndersonsEventCenter. com/venues

Fisherman's Walk and Capt. Max's Bar & Grille will open at the marina in mid-March. Breakfast, lunch, ice cream, and souvenirs are available, as is a nice, covered area to hook up to free Wi-fi and watch the fishermen (and women) come in with their catches.

In addition to all this, Shell Island/Dolphin Cruises will begin on March 1. All aboard for a peaceful, narrated cruise down Grand Lagoon, into St. Andrew Bay, and on to Shell Island for an hour-long shell collecting stop. Watch our crew cast a net for sea life and learn about the different species they find. Then off to The Pass to find dolphins - always a treat!

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



#### Community



# Let's Get Growing with Julie: Supporting Pollinator Habitats with No Mow March

By Julie McConnell, UF/IFAS EXTENSION

If you are looking for an excuse to delay firing up the lawn mower for a few more weeks, consider participating in No

Mow March! The UF/IFAS Northwest District Horticulture team has launched this initiative to promote pollinator habitats and there are several ways you can participate. I know what







you're thinking - there is no way my HOA would give me a pass on mowing my lawn – and that's ok because we have other activities you can do to support pollinators.

In the late winter and early spring, we start to see a lot of insect activity, but sometimes the flowers are lagging behind limiting pollen and nectar resources. Urban areas lacking large tracts of natural areas with native vegetation also reduce food and habitat for pollinators and other wildlife. The good news is that gardeners can help fill in those gaps. Here are some ways you can provide resources for pollinators:

• Skip mowing areas with wildflowers, limit lawn mowing if practical

Plant flowering plants that bloom throughout the year. For early spring consider pansies, snapdragon, spirea, Walter's viburnum, azaleas, or saucer magnolia

• Limit pesticide use and always follow label instructions

Install a pollinator https://go.ufl. edu/11mki2w or leave some areas of soil undisturbed and bare for ground-dwelling bees

• Monitor and observe your lawn and landscape for pollinators – be a citizen scientist (see below for details)

iNaturalist is a website and app by National Geographic and California Academy of Sciences that gathers information about all types of species in our environment from plants, insects, mammals, and amphibians, to reptiles. It is an easy way to record your observations and it also helps with identification. Simply take clear photos of plants or wildlife and upload them to your iNaturalist account on a desktop or mobile app. Don't worry if you

are not sure what you snapped photos of it will help you! With iNaturalist you can join groups or projects and we hope you will contribute to our No Mow March Project which can be found here https://www.inaturalist.org/projects/no-mowmarch

For more information about No Mow March visit https:// go.ufl.edu/nomowmarch

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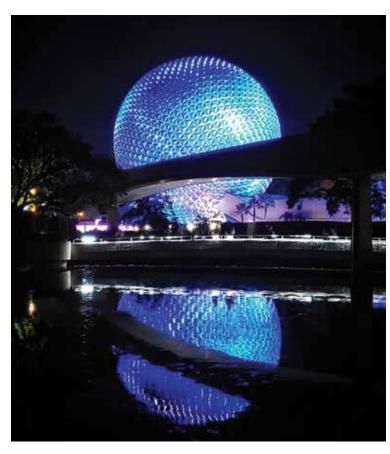


# What You Need To Know Before Heading To Disney World This Summer

By Paul Bonnette

Walt Disney World. Just the name conjures up images of exciting rides, hilarious characters, delicious snacks, and fun with family and friends. If you haven't been to Disney World in the past few years, and are looking to make a trip back to the "Most Magical Place on Earth," it may be a bit different than you remember. Park Hopping, fast passes, and even reservations have all changed in the past few years after Covid forced many businesses including Disney to change their operating method. Before you gas up the car to head down to Orlando, here are a few things you should know about planning your Disney va-

My Disney Experience App is extremely important. Wait times, ride and park photos, reservations, and more are all managed on the app called "My Disney Experience." Whether you want to mobile order from a quick service restaurant, check



how long the wait time is for Pirates of the Caribbean, or even

use it as a map, this app will help make sure you get the most from vour vacation

Park Reservations. Unfortunately, you will not be able to hop down there with a ticket and waltz through the gates to get in line for Haunted Mansion as you might be used to doing. Park reservations are required for each of the four parks such as Magic Kingdom, Epcot, Hollywood Studios, and Animal Kingdom. The best way to make and manage your park reservation is through the My Disney Experience App.

Park Hopping. Although Park Hopping is still allowed, it's changed somewhat over the past couple of years. If you want to visit more than one park in a day you need to make a plan. Park hopping is available starting after 2 p.m. and is only for those with a reservation and who have visited one of the other parks first. So, if you plan to rope drop at Epcot, make sure you have plenty to do until riding the monorail over to Magic Kingdom as you won't be able

to do this until the afternoon.

Genie+. The days of Fast Pass sadly have come to an end, however, that doesn't mean you can't skip the lines. Disney World has since introduced Genie+ as a replacement for the Fast Pass system. Unlike the free fast pass system, Genie Plus can range from \$15 to \$29 per person and can be purchased through the My Disney Experience app. Genie+ works similarly to the fast pass system allowing you to pick a time to come back and skip the standby line to go through the Lightning Lane. The majority of rides at Disney are available on Genie+ with the exception of some of the newer and more popular rides which require a separate lightning lane purchase to skip the lines.

While your Disney World vacation may be a little different than in years past, with some planning you can be sure to get the most magic out of your experience.

# Hey Buckaroo, think I'll mosey on over to The Powder Room.



Whether you mosey, lope, trot or gallop, get on over to The Powder Room and check out the great deals on the world's finest firearms.



PowderRoomPCB.com | 106 Griffin Boulevard Panama City Beach, FL 32461 | 850.249.1003



#### **Small Business Trio**

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 my 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."







# **School Safety in Focus**



By BILL HUSFELT, SUPERINTENDENT, BAY DISTRICT SCHOOLS

This is a BB gun. This looks like a real pistol. This has NO BUSINESS being at school, but it was removed from a student just last month.



Parents/Guardians/Community members, we need your help! The disruptions at school due to disturbing comments, rumors of weapons, threatening social media posts, and other concerns are at an all-time high. We need your help desperately because we can't solve these problems ourselves.

The "weapon" you see above was confiscated from a student at one of our high schools recently AFTER a school-wide lockdown was prompted by a social media post reported to Fortify Florida and law enforcement. It turns out that this weapon is actually a BB gun, but I want you to think with me for a minute:

What would we expect other students to do if they saw someone brandishing this at school?

What would we expect adults to do?

What would law enforcement

do if they came upon a student waving this around?

What might a well-meaning citizen with a concealed weapons permit do?

I think we all know the answer to those questions. Unfortunately, it's possible that anyone listed above would view this as a weapon and would act accordingly... which could have disastrous results. I don't want any student to lose his/her life for any reason, but I certainly don't want that to happen over a "toy"

We cannot have these items at school, and students who bring them face serious school-based and legal consequences. But here's the thing, we don't GIVE THESE OUT AT SCHOOL!

This item came from someone's home and was likely purchased by an adult. The student who brought an actual weapon to school last month (a different school) also brought it from home... it belonged to his parents. Likewise, the students who bring knives, alcohol, and THC-laden gummies to school also get them from home. Sadly, one elementary student brought those gummies on campus recently so that his parent wouldn't use them while he was at school.

All of this scares our students, and we know our community has had enough.

Parents/Guardians/Community members, please make sure you know the location of adult items you have purchased and regularly check your children's backpacks, cars, and rooms to ensure they don't have access to things they shouldn't bring to school. We want to keep our students safe, and you play THE MOST critical role in that... don't let these items come to school on your watch!

Locking down our schools while we investigate rumors/ disturbing comments/the possible presence of weapons is terrifying for all involved, and we know that. Our students and educators get scared every single time, and we know those automated calls are frightening for the parents and guardians who receive them. We know our law enforcement officers are exhausted after chasing down rumor after rumor and responding to lockdown calls throughout the community and, quite frankly, it's all preventable.

We've talked to students through assemblies, videos, emails, the media, and any other way we can, but it's time for the entire community to join us in this messaging. School is for academics and relationships with trusted adults, it's not for:

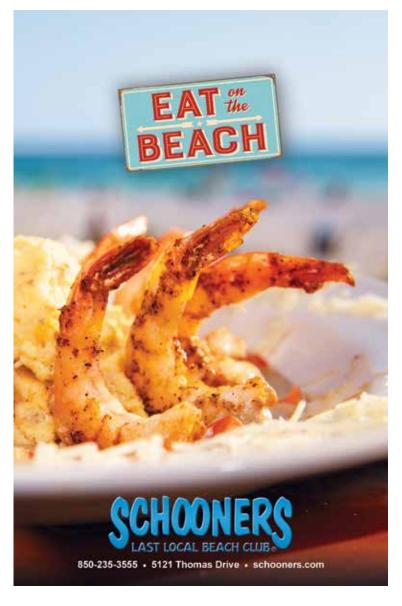
- Weapons of any sort or toys that appear to be weapons
  - Vapes, dab pens
  - Drugs of any sort
  - Alcohol
  - Threatening comments
  - Violence
  - Vulgarity
  - Bullying

Please, please, please help us keep our schools as safe as possible by having these hard conversations with your students. I guarantee you that several parents in our community are shocked at the decisions their students made last week, and I am sure they all wish for different outcomes. So please be as involved with your students as possible and keep checking up on them (and their stuff) so we can focus on academics at school.

Thank you, in advance, for taking this message as seriously as possible and for taking action that may literally save lives.

Stay safe, and God Bless!

# 101 Bluefish Drive, Suite 105 | PCB (850) 708-3097 sanmarcosmexicangrillpierpark.com



# The Walsingham Way

By Amy Harvey, Principal

A. Gary Walsingham Academy is committed to offering students unique learning opportunities that are relevant, meaningful, and have a direct correlation to the real world. We believe this is a vital element for increasing student motivation, empowering students to take ownership of their learning, and igniting a passion for exploration. Our teach-

ers are dedicated to providing rigorous and engaging instruction while maintaining a positive school culture in which students feel loved, welcomed, and safe.

Teachers at Walsingham Academy collaborate with all stakeholders including parents, colleagues, and community members in order to meet the needs of every learner on campus. Analyzing data to determine

specific areas of improvement or enrichment, and then using research-based strategies to deliver instruction are the foundations of what we do academically at Walsingham. In addition to the core subjects, we also place an emphasis on teaching core values and building positive relationships with students. The Walsing-

Continued on next page



# Make a Splash to Make a Difference

By Cindy Mulla, Beach Mosquito Control District

Do you want to make the most of your valuable time out-doors enjoying your favorite activities, making special memories with friends and family, or just reconnecting with our local areas' beautiful natural surroundings? Then don't let the annoying buzzing and biting of the pesky female mosquito ruin your special time outdoors.

What can you do? Follow the top three quick simple solutions to improve and enhance your relaxation time outdoors.

Before you head out the door to explore, put on your protective invisible shield.

Wear insect repellent! Remember to always read the label, follow the directions, and reapply. Personal protection is up to the individual. Remember Repellent = Responsibility. Protect your dogs and cats against heartworm. Visit your veterinarian annually and never skip prescribed prevention treatments. Equestrians, keep your

horses up to date with vaccines to protect them against Eastern Equine Encephalitis and West Nile Virus.

Make a splash and make a huge difference! Take a quick tour of your property and look for items that are holding, or may in the future, hold water. Now is the time to make that SPLASH! **Dump/drain** the item(s). If you can remove the source permanently or relocate it to a covered protected area away from the rain and sprinkling systems, do so. You may need to store it upside down. While you're at it, unclog those rain gutters. These items that hold water create the perfect place for female mosquitoes to lay eggs. Larvae/pupae will emerge as adults and fly away to become those annoying pestiferous adult mosquitoes.

Local citizens, business owners, and visitors don't be shy! We don't bite, only the mosquitoes do! Contact your local mosquito control district to assist you when pesky mosquito populations get out of control or standing water on or around your property lingers too long. We encourage you to contact us. It helps us do our job more efficiently, effectively, and in a way that's environmentally friendly. Our inspection and treatment services are paid for by your tax dollars. Panama City Beach residents, business owners, and visitors contact Beach Mosquito Control District for all your mosquito concerns at (850) 233-5030 or visit our website www.pcbeachmosquito.org.

By following these three simple steps you are keeping Panama City Beach healthy and preventing mosquito-borne disease from spreading in our local area. Remember to pack your repellent if traveling near and far or abroad. We don't want you bringing back unwanted souvenirs

Have a safe spring and a fun summer!

#### **WALSINGHAM**

continued from page 13

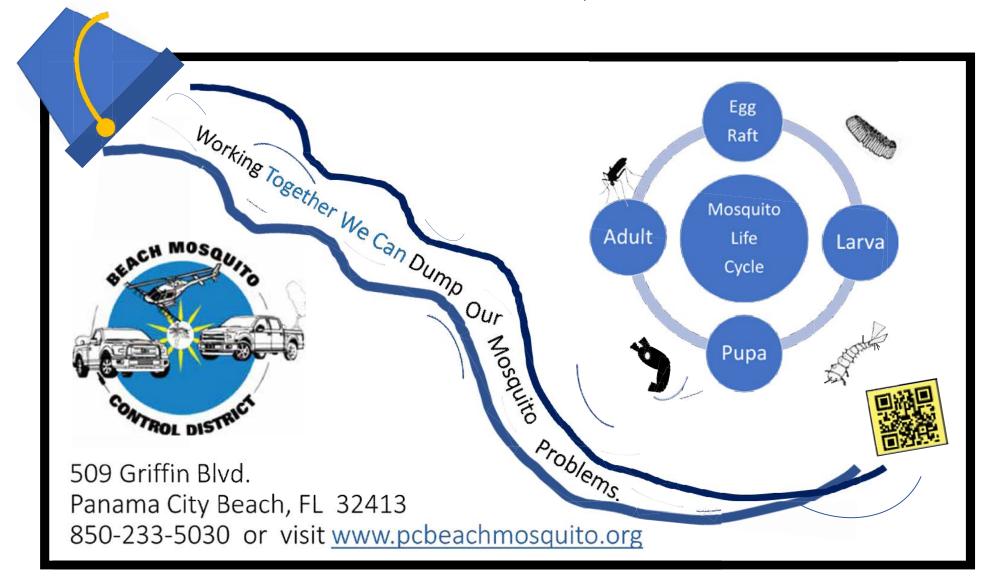
ham Way is focused on treating others right, making smart decisions, and maximizing potential.

Our theme this year at Walsingham Academy is "Making Waves, The Wahoo Way". We are providing students opportunities to think outside the box, encouraging them to be curious about the world around them. and motivating them to take action to change our world for the better. Our STEAM (Science, Technology, Engineering, Art, Mathematics), Music, and Enrichment programs are helping students expand their experiences beyond the walls of the classroom. In STEAM, students are using their science knowledge to engineer various projects using a variety of mediums, as well as learning how to use 21st-century technology to design digital artifacts. Students are expanding their audience and competing for community recognition in various contests and community projects. Selected by the Public Art Committee, Walsingham will have SeeLife 2 Project sculptures displayed outside two Panama City Beach businesses. Artwork submitted by two of our first



graders was selected by Wonder Works as winners of this year's FLO Art Contest. Giving back to our community is another priority for our young students. We value our Partners in Education and love to find ways to pay it forward. Our Wahoos community projects include creating cards for Veterans, participating in local food drives, creating artwork for the Youth Art Month Banners, and conducting musical performances for our community.

We are extremely proud of the accomplishments of our young Wahoos. Our students are flourishing academically, socially, and artistically. As our school continues to grow, we will continue to empower our students for success with an unwavering focus on meeting the needs of each and every student we serve.





# ISO: PCB's Best Appetizers

Ву Јаск Ѕмітн

The term appetizers seems to have appeared simultaneously in England and America in 1860 as an English alternative to the French word, hors d'oeuvres. But though the name might vary, appetizers, in some form or another, have graced many a cultured table over the centuries. Ancient Greeks and Romans were known for their wine, olive, and cheese platters, while

Renaissance physicians toted pre-dinner meat morsels to promote digestion. As part of a multi-course spread, appetizers were primarily found in the more privileged corners of society. It's hard to imagine Genghis Khan sitting down to enjoy finger foods, while Daniel Boone would've been hard pressed to pronounce hors d'oeuvre, much less divine its meaning. Today appetizers, aka 'starters,' have evolved into their own food group. Portion conscious consumers are known to treat appetizers as a main course (who among us has not made a feast of wings, nachos, or even fried pickles?). My wife is convinced that soup and salad constitutes a full course meal. My advice? Enjoy all the oyster sliders and spinach dip you desire, and be merry. Main course optional. Bon appétit!

ISO: PCB's Best Appetizer

Don't Miss: UNwineD

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#### The Wicked Wheel

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

Come to The Wicked Wheel and get transported straight to New Orleans with our famous Backfire Shrimp. Seasoned to perfection with our famous cajun flavor, this half-pound of fresh Gulf shrimp is sautéed in a spicy herb seasoning and butter and served with fresh rolls for dipping.

#### **Schooners**

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

schooners.com

Everything tastes better with a view of the beach, and Schooners is famous for having one of the best views in the USA... add two Jumbo Lump Crab Cakes served with Tropical Fruit Salsa and Creole Remoulade, a chilled glass of wine or ice cold local craft beer, and you have the perfect makings of a lifelong beach memory!





#### Capt. Anderson's Restaurant

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

captandersons.com

Capt. Anderson's has published a lot of cookbooks over the past 54 years, but there is always one recipe missing. As a matter of fact, you won't find this recipe anywhere. It is Capt. Anderson's most closely guarded secret... you have to taste to believe! The #1 appetizer of all time! Capt. A's FAMOUS Grilled Bay Shrimp!

# **Señor Frogs** 15005 Front Beach Road, PCB

senorfrogs.com/panama-city-beach

Come for the food, stay for the fun. Try our Mexican Street Corn Off the Cob with mayonnaise, queso fresco, spicy Tajin® and lime.





#### **Boon Docks**

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

boondocksfl.com

Relax on the docks while you wait at Fish Tales. Take in the history of our 1941 West Bay landmark, the old fish house, the Buchanan home, and the old bait store, all now part of Boon Docks Restaurant. Look out over the water as you sip on something cold and refreshing and watch the barges go by, the occasional dolphin swim by, even an alligator or two, and our mascots, the ducks and geese, who come in for their favorite - hushpuppies.

#### **American Charlie**

473 Richard Jackson Blvd., PCB | (850) 238-8340 americancharlie.com

American Charlie Grill & Tavern is a new All-American eatery located at

The Shoppes at Edgewater from the local team that brought you Firefly PCB. Come in and try our Buffalo Chicken Wings - brined, smoked, and fried crisp. Choice of buffalo, bbg, sweet chili, carolina reaper or firecracker dust.





#### J. Michael's Restaurant

3210 Thomas Drive, PCB | (850) 233-2055 imichaelstheoriginal.com

J. Michael's is "The Original." A little Southern, a little Creole and a lot of hospitality. This place is like no place else. Serving Bay County and visitors from all over the US, Canada and from the world over since 1976, we're often imitated but never, ever duplicated! Offering specialities such as French Baked Oysters, Cheese Baked Oysters, Raw Oysters, Southern-style Oysters, Baked Oysters Jalapeno, Sauteed Oysters and more.

#### Jaa's Kitchen

9956 Hutchison Blvd, PCB | (850) 775-4493 jaas-kitchen.business.site

If you have never come across Caribbean cuisine, you should reserve a table now and sample the menu at Jaa's Kitchen. You will find perfectly cooked chicken, pork, rice and peas, fried plantains and many other delicious items.





#### San Marcos Mexican Grill Pier Park

101 Bluefish Drive, Suite 105, PCB | (850) 708-3097 www.sanmarcosmexicangrillpierpark.com

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! Pair the delicious dishes with a range of margaritas, or a draft or bottled beer. You can even have your furry friends join you on the pet-friendly patio! Any day is a good day to chill at the grill.

# **UNwineD March 31-April 1**

UNwineD returns to Panama City Beach on March 31 and April 1 at Aaron Bessant Park. Spend the weekend tasting craft beer, wine, and spirits while sampling cuisine from renowned area chefs and local eateries. At its heart, UNwineD, presented by Publix, is a stylish garden party that showcases the best of the region.

Friday Night Kickoff Par-

ty hosted by Southern Living and Visit PCB Friday, March 31, 2023 at 6 p.m.

This one-of-a-kind night offers custom cocktails, live music, and more! Only 250 tickets are sold to the Kickoff Party and include admission to the entire weekend of events.

**Grand Afternoon Tasting** Saturday, April 1 at 1 p.m.

UNwineD officially gets un-

derway with The Grand Afternoon Tasting. Wander from booth to booth while tasting the best craft beers, wine and spirits from around the world, and sampling delectable creations from leading chefs in the Northwest Florida area. Browse through Art & Vendor Row filled with local shops and boutiques, and be sure to also stop by the Southern Living tent for home decor,



cookbooks, and more! Tickets are limited to this event.

#### Concert in the Park Saturday, April 1 at 4:30 p.m.

Bring your lawn chair and blankets! Following the Grand Afternoon Tasting, join us for a concert in the park with live entertainment by headliner Magic Giant and opening act The Col-

More information at www. visitpanamacitybeach.com/unwined.



#### The Hills are Alive with the Sound of Music!

By Anna Fisher, Associate Artistic Director, ECTC

Raise your hand if you've ever come upon an open grassy field and spread your arms out while twirling and singing, "The hills are alive, with the sound of music?" No one? Just me? Okay even if you ignored that impulse, I know you wanted to breathe in the fresh spring air and twirl with abandon as you embodied one of your favorite moments from "Sound of Music." We all have our favorite memories from this beautiful Rodgers and Hammerstein classic stage play and movie. Everyone learned to sing the notes along to "doe, a deer, a female deer" and find

our dreams when we "climb every mountain."

I am so excited to bring this beautiful, based-on-true-events story to life this spring at Emerald Coast Theatre Company. We have a cast of extremely talented adult and child actors who are already working hard in rehearsals to bring this gorgeous musical to our stage.

One of the greatest challenges of casting is finding the right actress to play Maria. She has to not only be able to sing like an angel, but to also be angelic in her demeanor. We have to believe that she would come to love a group of children as her own and embrace a life that

she did not plan for herself. If you have met Anna Joy Powell, you know that she is the perfect actress to tell this story of love, family and overcoming. She is a pastor's wife and mother of four with the voice of an angel.

You won't want to miss Anna Joy and the rest of this incredible cast as they create all of those beautiful moments we cherish from this beloved classic. This family-friendly show opens May 5th and runs through the 14th. Green flag beach days, the scent of fresh lemons and The Sound of Music at ECTC—these are a few of my favorite things.



Three of Anna's children from left to right: Selah, Naomi and Vera

# Celebrating National Music in Our Schools Month

March is National Music in Our Schools Month (MIOS), a time to celebrate the importance of music education in our schools and to recognize the incredible dedication of our music teachers!

This event was established by the National Association for Music Education (NAfME) more than 30 years ago, and its goal is to raise awareness for the importance of music education for all children. This year's theme is "music is all of us", with an aim to highlight how music is everywhere in our lives and has a unique way of bringing us together and giving everyone a place to belong. You can find out more on their website: https://nafme.org/programs/ miosm/

This month is the perfect opportunity to acknowledge the amazing music teachers in our schools and their endless dedication to teaching music to our children. Over the years, our public schools have spent time and resources growing music programs including: music rooms, chorus, band programs in middle and high schools, purchasing of instruments and supplies, auditoriums, and forming a team of certified, encouraging, and enthusiastic music educators. We are especially thankful for our earlier music teachers who were the pioneers of music education and made sure that the children had the opportunity to learn, listen, and experience music. We wouldn't be where we

are today without them.

One of the highlights of

this month is National Marching Band Day on March 4th, which celebrates the "marching arts" like drum corps. Marching bands are a much-loved tradition, first appearing in the 1800s and playing in many different establishments from the Broadway stage to football stadiums and smaller auditoriums. Marching bands perform at most every football game, plus other events throughout the year like graduations, other sporting events, and district level competitions. They represent the "music is all of us" theme well as they play a significant role in important events in our community, boosting morale and giving our students the chance to come together in strength and unity through mu-

If marching and sporting events are not your style, chorus is another great way to become involved in music. Group singing encourages socialization, teamwork, presentation skills, and public speaking skills. If

we can learn to sing in front of people, giving a speech seems so much easier. With singing, students can express emotion, creativity, and confidence, and build a strong bond with the singing group.

Even just attending these events as supportive audience members makes a massive difference. After all, we need the audience to encourage the students/music teachers and enjoy their performance!

This month, I encourage our parents, guardians, and community members to give music teachers a card, note, gift, handshake, or word of appreciation. Let them know how they make a positive difference in the lives of students with their hard work both during school hours and on weekends and breaks. We all need each other to keep the arts alive in our schools.

Studio 237 Music Lessons teachers are ready to help you discover, develop, and demonstrate music. Call Ray or Lisa Cyr at 850.231.3199, visit the website www.Studio237Music.com, gmail Studio237Music@gmail.com.















# Air Force Enlisted Village: A Haven for Heroes!

If you had told Yvette in 4th grade that the boy who surprised her with an oversized Valentine's Day card would one day be her husband, she would have laughed out loud. But sometimes life has a funny way of working out, and that's exactly what happened.

Yvette and Richard (or Butch, as he was known) first met in elementary school. They shared a brief but sweet friendship until Yvette's family moved away. It wasn't until a decade later that they ran into each other again, this time at a bowling alley. They hit it off immediately and started dating shortly afterward. The rest, as they say, is history.

The couple raised two daughters while jumping from base to base during their 22 years of service in the Air Force. Moving so frequently and changing schools so often was a hardship on the girls. But, Yvette always tried to stay positive through it all. "I always tried to make the best for us all wherever we would go," Yvette tells me. This kind of resiliency is typical of many military spouses, who often have





to deal with unexpected changes and challenges.

It was four years ago that Yvette and Butch moved into Bob Hope Village. Butch had been ill for most of his time here and sadly passed away last spring. While Yvette misses her husband of 58 years dearly, she finds strength and support from her fellow residents and the Air Force Enlisted Village (AFEV) staff.

Even at 78 years old, she is still enjoying a whole host of activities – from Wii bowling to hula dancing at Air Force Enlisted Village "I walk around and everything is just so beautiful. I can't tell you how grateful I am to be here. It was the best decision that Butch and I ever made!"

Alice joined the Air Force when she was just age 18 in 1951. She was one of the first women to receive orders to the air station in Iceland. On her second day there, Alice went to the club on base where she met

Stanley, a young and handsome staff sergeant who would become her husband. "It really was love at first sight," says Alice. "It also helped that he was a very good dancer!"

The couple enjoyed a wonderful life together in the military while raising three children. Their two daughters would go on to become Air Force servicemembers as well. After retirement, Alice and Stanley purchased an RV and loved to cruise around the country.

While traveling to an air show, the couple first learned about AFEV. Stanley's immediate thought was that it would be an ideal place for Alice to live if anything were to happen to him. Sadly, Stanley died of lung cancer in 2000, and shortly after Alice made the move to Bob Hope Village. She is now a 22-year resident here and she couldn't be any happier! "I just love my little apartment. It's homey. The staff does such a fantastic job, and

they treat us wonderfully. It's like life in an old town community."

But Bob Hope Village is much more than an apartment complex. It's based on a sense of community where residents have access to scheduled bus transportation, activities, social events, on-site conveniences and a variety of amenities to promote fitness, wellness and independence. Basically, it's a 55+, active, independent living community designed for surviving spouses of retired enlisted U.S. Air Force personnel and is shaped by six villages of oneand two-bedroom apartments, a community center, swimming pools and more. And the best aspect is friends or neighbors are always nearby sharing memories of military life together.

The HOPE (Health Optimization Program for Everyone) Wellness program at Bob Hope Village launched in 2018 and has been well received by residents who wish to improve their level of wellness. The program provides a full calendar of health, wellness, and fitness activities for residents, as well as, challenges and prizes for the winners. Residents can participate in a wide range of classes to promote the benefits of laughter, exercise, healthy eating, good posture, and core strengthening. The

program's calendar can include 100 classes and activities ranging from hula dancing, hearing aid checks, and caregiver support.

Located roughly three miles from Eglin Air Force Base and eight miles from Hurlburt Field, DoD cardholders (required for eligibility to live at Bob Hope Village) can take full advantage of base offerings, such as commissaries, exchanges, health care and recreation.

There are apartments available in Bob Hope Village and Hawthorn House. Visit bobhopevillage.us to learn more or call (850) 651-9422. For assisted living with memory support located on the Bob Hope Village campus, visit hawthornhouse.us or call (850) 609-2550 to find out about eligibility, availability and pricing.

You can help AFEV by joining Heroes for Hope, a monthly giving club, create a Facebook fundraiser in honor of your birthday or for Giving Tuesday, or choose AFEV as your charity of choice for AmazonSmile. You can also volunteer for AFEV events or leave a legacy by including the AFEV in your estate plans at afev.us/planned-giving. Visit afev.us.

Contributions from Scarlett Bauman, AFEV Fundraising and Marketing Manager

#### We make it Rain.



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# 4 Things To Do Now For Glowing Skin This Summer

By Meg Burns, Blush Beauty Lounhge

Are you ready for summer? The warmer weather, days at the beach or pool, gatherings with family and friends, whatever your summer season looks like for you...it will be here before you know it. Everyone wants glowy skin in the summer, and spring is the perfect time to get your skin ready! Here are a few tips from our amazing esthetician team at Blush Beauty Lounge.

#### 1: Don't skip your SPF.

The sun is actually good for us. I know we have been told a lot of things over the years, but our body needs Vitamin D for our immune system, our mood, and more. To clarify, we are not telling you to go bake in the sun for hours without SPF. But what I am saying is that being out in the sun for a bit each day is actually really good for you! Simply adding an SPF for your face into your daily routine can help avoid pigmentation and premature aging in your skin. We love a mineral sunscreen that also

blocks pollution and blue light (light from our devices). Enjoy your time outside... and don't forget your SPF!

#### 2: Book your wax appointment.

If you want the benefits of waxing (finer hair regrowth, no shaving, fewer ingrown hairs) for the summer, then you need to start now. Book your leg, arm, bikini, or brazilian wax now and get it on your schedule for every 4 weeks. You will be so happy that you did when summer arrives!

#### 3: Make your at-home skincare routine a priority.

Even a routine as simple as washing your face, applying toner, and using moisturizer will add up to big changes for you! Bonus points for adding in things like serums and masks depending on your skin needs (your esthetician can help you pick out products that are perfect for you and your goals!). Go for high quality products that will give you results and a good return on your investment.





There are great options out there that will last you months at home which ends up being a great price per use return on your investment.





Set a reminder on your phone and get in the habit of doing your skincare routine before bed. You will notice a difference quicker than you probably think!

#### 4: Get consistent with your facials.

Classic facials and hydrafacials are truly both incredible options and provide amazing results. A consistent facial schedule is the perfect partnership

between you, your at-home routine, and your esthetician. They can address concerns in some creative or more in-depth ways with their professional products to help you see results even faster. Gone are the days where you need to have several days of downtime to achieve results. Product technology and training have made it possible for our estheticians to help you address your concerns with high quality products, see results, and have zero downtime so that you don't have to pause your regular life. We recommend facials every 4

We hope these tips were a helpful reminder (or that you learned something new!) as you prepare for summer. If you are looking for an esthetician or want some help picking out skincare or making a skincare plan, we would be delighted to help you. Simply give us a call or shoot us a text at (850) 641-0200. We even have a local discount that gives you 10% off every time you come in!



Wellness



By Jamie C. Williamson, PhD

This month my husband Larry and I celebrate our 25th wedding anniversary. Ours is a second marriage for both of us. And, even though 25 is traditionally thought of as the silver anniversary, we feel "golden" pretty much every day.

Younger couples often tell us that they want to know our secret. They are painfully aware that one of every four divorces in the U.S. is a "gray divorce" – a divorce involving people over 50+ ending a long-term marriage.

I'm happy to share the secret to our happy marriage. You can protect your marriage against this "gray divorce" phenomenon by adopting these four habits that will keep your marriage golden, even when you're gray.

(1) Treat your marriage as the foundation of your family. If you allow your marriage to erode in the early years, you, your spouse, and your children will feel insecure, unsettled, and tense. Without deliberate care and attention, a once intimate, loving marriage could become conflictual and distant. Even if a distressed marriage survives until children are launched or careers have ended, the kids will likely be troubled, and the couple will likely opt for divorce as a relief from their unfulfilling relationship.

# How to Keep Your Marriage Golden, Even When You're Gray

When it comes to family priorities, put marriage stability first, whether you are a family with children or without.

(2) Create a long-term goal and work toward it together. Young adult couples are less likely to divorce if they are well educated. Older adult couples, however, are less likely to divorce if they are financially secure. This means that unhappy older couples who can least afford to establish two households in their later years, are the ones most likely to separate.

Why? Financial security typically results from shared commitment to a long-range plan. To achieve financial security couples must define their financial goals and form a joint commitment toward them. Working toward shared goals requires constructive discussions about conflicting priorities. However, establishing shared goals also creates shared interests, a joint commitment, mutual respect for each other's contribution, and reasons to celebrate your success - all components of a satisfying marriage.

(3) Be your best physical self. Gray divorce is rarely connected to male sex enhancement drugs that allow men to satisfy younger women. But physical appearance is still important to keeping sexual intimacy alive for older couples.

Fortunately, satisfied older married couples don't expect their partners to conform to an unrealistic, unnatural standard. Instead, they expect each other to show affection and make the most of what they've got.



So, work toward a shared goal to stay fit and healthy, clean up each day even when you're just hanging out at home, hold hands, kiss regularly, and occasionally, share physical intimacy any way you still can, whether that's dancing on the kitchen floor, rolling like thunder under the covers...or anything in-between

(4) Be your partner's best friend. A romantic spark ignites initial attraction and typically only continues to burn through the first few years of marriage. Couples who have shared interests and a true friendship are the ones most likely to stay married and thrive when that romantic flame becomes embers.

The single most distinguishing characteristic between happy couples and distressed couples is that happy couples are more likely to be best friends.

These married friends truly enjoy each other's company and embrace their partner's interests. They routinely create opportunities to do activities they both enjoy and alternate between each other's favorites. So, if your husband loves to watch football, get excited about the game. If your wife loves musicals, take her to the theater. Take exercise walks. Ride bikes. Cook together. Plan trips and travel together.

To sustain a happy long marriage, show an interest in what interests your spouse and treat each other with mutual

respect. When you are upset by something your spouse has done, focus on the friendship and not the incident. Talk to your spouse as you would your best friend.

That is the single most important habit of couples who remain golden, even when they are gray.

So, the next time you worry whether your marriage will last your lifetime, remember these four habits of couples who stay golden, even when they are gray and "Work it Out".

Let me know if I can help.

Jamie C. Williamson, PhD 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.

#### Bay County Sheriff's Office: Operation Safe Home

If you are renting out a home or traveling and leaving an empty home on Panama City Beach during spring break, please consider calling us, the Bay County Sheriff's Office, and leaving your emergency contact information with us. If anything happens on your property that requires us to reach out to notify you, having the address of the property and your contact number makes it a lot easier for us to make you aware.

We appreciate you taking a few minutes to call communications at (850) 747-4700

If you are renting out a and providing your contact me or traveling and leaving an empty home on Panatical City Beach during spring eak, please consider calling and providing your contact information or filling out and emailing the form you can find on our website https://www.bayso.org/safehome.

Click on the HOME icon and then Operation Safe Home. Download the form, fill it out, save it, and email it. We will also post a link to the form on our social media sites. Please email completed forms to safehome@bayso.org.

Your peace of mind is important and it helps us better serve you, Bay County.



Call Margaret (850) 532-7841

March 28:

DOCUMENTARY OF THE SPRINGS, DAY 1

PRESENTER:
OSCAR CORRAL

TIME: 5PM CT

**LOCATION:**Ohana Institute

March 29:

DOCUMENTARY OF THE SPRINGS, DAY 2

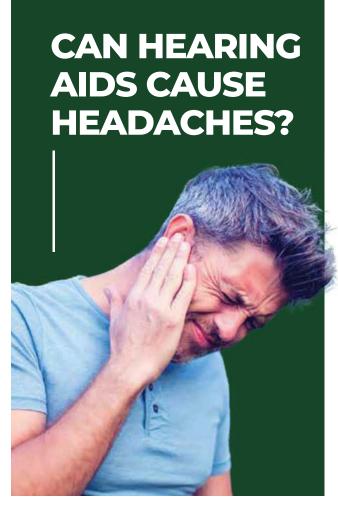
PRESENTER:
OSCAR CORRAL

TIME: 10AM CT

LOCATION:
Morrison Springs







A lot of people wear hearing aids for a variety of different issues. Your hearing aids may also contribute to headaches that you may experience. Talk to your hearing health professional, if you think your hearing aids are causina vou headaches.

#### What Are The Causes Of Hearing Aid Headaches?

When a hearing aid wearer experiences headaches, it is often because the individual has a poor fit. This means that the hearing aids are not properly fitted to the user's ear and that they are wearing the wrong type of hearing aid.

A poorly fitted hearing aid can lead to pain in one or both ears, but this is usually accompanied by other symptoms as well like dizziness. A poorly fitted hearing aid also causes difficulty understanding speech in noisy environments - making them less effective than they should be at helping you hear better! Talk to your hearing health professional if you think that your hearing aids are not properly

#### **Sudden Or Prolonged Exposure To Loud Sounds Can Cause A Headache**

Your hearing aids are amplifying the sound. and because they are not properly fitted, it can cause problems. It is important to wear your hearing aids to hear better and be able to communicate with others more easily.

If you are experiencing headaches after using your new hearing aids or having trouble adjusting them, consult your hearing health professional. They will be able to help you adjust to your hearing aids and give you tips on what to do to prevent reoccurring headaches. Hearing aids can be very helpful for people with hearing loss. They amplify sounds, which can led you to be more involved again with your family and friends.

#### What Can You Do About It?

If you're experiencing headaches after getting hearing aids, then it's important to take steps to prevent them from happening again. Here are a few things you can do. Avoid loud noises. The more susceptible you are too loud noises, the more likely it is that exposure will cause headaches. You may want to consider wearing earplugs or earmuffs when going out in public places where there's a lot of background noise or even just when watching television at home.



Ask your hearing health professional for help adjusting your hearing aids' volume settings so they don't hurt your ears too much when turned up high. You might also want to ask if there is an update available for the hearing aid software or what other updates might be available for this particular model.

Often there will be some minor changes made over time that could help alleviate some issues with certain functions of the device such as this one! If none of this works then maybe it's time for something new altogether.

If you need help finding the right hearing protection solutions for your unique needs, give **All Clear Hearing Centers** a call at (850) 308-1678.

Matt Greenstein, HAS, Hearing Aid Specialist





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





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Article Source: HAA. "Can Hearing Aids Cause Headaches?" hearagainamerica.com, https://hearagainamerica.com/can-hearing-aids-cause-headaches. Accessed 2 Feb. 2023.

www.HearAgainAmerica.com





By Dr. Richard Chern, MD

How many times have you been told, "Labs look normal, see ya next year?" But that voice inside says "I don't feel normal." Why is that? Well, because it's normal to age, get tired, gain weight, have achy joints, thinning hair, move slower, and have brain fog. It's normal for women to get hot flashes, vaginal dryness, depression, osteoporosis, and have increased risk of breast cancer, heart attacks and strokes after they stop producing estrogen. It's normal for men to lose muscle mass, sex drive, and get erectile dysfunction as the testicles produce less testosterone every year.

Are you happy with normal? I was living a normal life before I started The Hormone Restoration Center. I had normal testosterone and a normal thyroid. I thought falling asleep after lunch was normal, I thought my cold feet were normal, I thought my brain fog was normal. Let me tell you what most doctors don't know, don't understand or don't believe. We don't want to live a normal life. We want to live an optimal life.

After I got treated I realized I had been on the wrong path for years. Living every day feeling optimal is something that cannot be described, it has to be experienced. I felt so indescribably fantastic that I stopped everything else and opened The Hormone Restoration Center. Our goal at The Hormone Restoration Center is not to get you back to normal, go see your doctor for that. We want you to feel optimal! Do you remember the last time you had a great day? How about two great days? How about a month of great days? Can you even imagine how that feels?

Center starts with a simple

#### What is Normal?

blood draw done right here in our office. You can choose from the \$99 basic or the \$295 comprehensive lab which includes nearly 60 different tests and a genetic test. The "big labs" charge \$1700 for the same tests. You can see the doctor the next week! At the consultation you will receive an in-depth lesson about what is going on, why you feel like you do and how to fix it.

Many patients (and doctors) have no idea that a normal testosterone, estrogen and thyroid can wreak havoc to the body. When was the last time a doctor listened to you instead of the piece of paper with the normal labs?

'Great news Mrs Jones, the labs are normal, you just need to diet and exercise."

"But I feel..."

"Now, now, Mrs Jones, you're not getting any younger. This is just a normal part of aging."

Yes, it is, and I don't want any

Dr. Richard Chern, MD has been seeing patients for more than 25 years. His background includes ER, Family Practice, and he was a USAF Flight Surgeon. He uses bio-identical hormone pellet therapy and his staff and providers are all BioTE certified. We have been awarded Legacy status by BioTE. We look forward to meeting you and encourage you to bring your spouse to your consultation. Call us today at 850-837-1271.



The Hormone Restoration



thehormonerestorationcenter.com

#### Junior League of Panama City Hosts First Annual Brunch Fest April 1

The Junior League of Panama City is proud to host its first annual Brunch Fest on Saturday, April 1, 2023 at The Sapp House.

Brunch Fest is an outdoor brunch extravaganza in downtown Panama City that allows some of the area's best food truck and catering companies to come out and celebrate everything from bacon to coffee! This is a fun, festive event that will also feature local vendors and entertainment to celebrate what some may call the most important meal of the day.

"Everyone in the community is welcome to join us for food, friends and fun at our inaugural Brunch Fest. We are excited to have some of the finest brunch cuisine from local businesses. We are also offering a sip and shop with several local merchants. We can't wait to see you there," Savannah Tillman, JLPC Brunch Fest Chair.

There are two time slots for this event, at 9-11 a.m. and 12-2 p.m., with limited seating for each. Tickets are \$45 with the option to add a \$15 alcohol package. Ticket sales will go live online only through our Eventbrite link on March 1st and will not be available to purchase at the door. Brunch Fest Tickets

Proceeds from the 2023 JLPC Brunch Fest will go toward the programs of the Junior League of Panama City which focus on children, women, and families in Bay

We can't wait to see you for this fantastic day of fun!

For more information about the JLPC Brunch Fest, visit https://www.facebook. com/jlpanamacity or contact JLPC Brunch Fest Chair, Savannah at brunchfest@jlpanamacity.org.

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

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



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By Sean Dietrich

She was trash. At least that's how she was treated. She was found wandering a rural Mississippi highway. Beneath the stars.

It was a wonder the girl hadn't been hit. This was a busy highway. The kind with transfer trucks.

The dog was walking in the center of the road. On the yellow line. Clearly there was something wrong with her. Animals don't walk open highways. But the black-and-tan dog was moving by feel. Because she is blind.

#### Sean of the South

All she knew was that she liked open highway because the surface was smooth, and there were no obstructions. And when you're blind, no obstructions is a good thing.

She was a skeleton. Every rib visible. Every spinal disc showed. There were scars all over her, as though she'd been involved in a host of dog fights.

A scar on her face. A scar on her chest. One behind her ear. On her side. Another on her right forelimb.

Probably, she had been caged with other hunting dogs. The dogs were probably mistreated and hungry. Hunger makes dogs mean.

Nobody knows how the blindness happened. But it didn't take a rocket engineer to figure it out.

"Someone hit this animal with a blunt object," the veter-

inarian later said, choking back tears. "Someone beat this poor dog. Maybe with the butt of a rifle. Maybe with rebar."

People say that dogs use smell above all other senses. That's a lie. A dog doesn't use her sense of smell to avoid walking headfirst into walls. A dog doesn't use smell to detect body language in other animals or humans.

A car stopped on that lonesome highway. A Samaritan picked up the dog. The dog was apprehensive to get into the car, but then, she was so hungry.

The Samaritan placed her into the backseat. The Samaritan took photos of the animal and posted them to Facebook. Nobody claimed the animal. Nobody even commented. Nobody wants a blind dog.

A local hound rescue was called. They bathed her multiple times. The bathwater was al-

most black each time. They doctored her wounds. They took her to the vet. The vet removed her eye and sewed her eyelids shut.

Not long thereafter a guy heard about this animal through a friend. This guy is a flunky redhead with an overbite and a nose so big he can smell the future. He is not handsome, but he has a weakness for animals. Dogs in particular.

Within hours, the guy and his wife drove to the Mississip-pi-Alabama state line. They met the dog and her foster mother at a barbecue joint. The dog sat beside the guy while he ate. She pressed her body against his.

He fed most of his pork sandwich to the animal. She ate the meat. He ate the bread.

When it was time to leave, the lady with the animal shelter said, "So do you want to foster her?"

"No," said the guy, "I want her to be my daughter." And we haven't been apart since.

Within the months I've had her, she's gained 14 pounds.



She sleeps beside my bed. She travels with me. She has visited 18 U.S. states. Slept in dozens of hotel rooms. She has met a lot of people. And I would even venture to say she's happy.

At least I hope she is.

Also, I hope the man who hurt her reads these words someday. I hope this man recognizes her photo on Facebook. I hope he realizes that he was wrong about her. She isn't trash. No way. No how.

Her name is Marigold. And while I'm sad the last face she ever saw was his. I'm thrilled the first face her little eyes will ever see will be God's.



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# A Minister's Message: Rethinking Church Attendance Is It Really Important?



By Kerry Knight, MINISTER FOR THE EMERALD BEACH CHURCH OF CHRIST

I'll never forget a conversation I had with someone while inviting them to our church services. Their response stopped me cold. "I don't do church." Like many others, he thought attending church was unnecessary. "I can have a relationship with Christ without church," he mused. The Bible seems to always anticipate many of the ridiculous notions we come up with, and it offers an answer if we're willing to listen.

First, there is Ephesians 5:25



for the church." How can anyone, in light of His sacrifice for building the church, view attendance as unimportant? Second, view carefully the wording of Hebrews 20:24-25. We come together in our church assembly to encourage one another as well as offering praise to God. Then the words become very forceful by condemning the "forsaking of the assembly," which is our gathering together on the Lord's Day. Collectively, we are the church. To say or even think that church attendance can be a weekly option is missing the point of true commitment.

#### Review: A Voyage for Madmen By Peter Nichols

BOOK REVIEW BY JACK SMITH

In the summer of 1968, I was a beach lifeguard at Myrtle Beach and the only thing I worried about was girls. As Apollo 8 soared towards the moon and the Democratic Convention exploded in Chicago, nine men tried to accomplish the age-old sailor's dream: A solo, nonstop circumnavigation of the world. Answering a challenge from

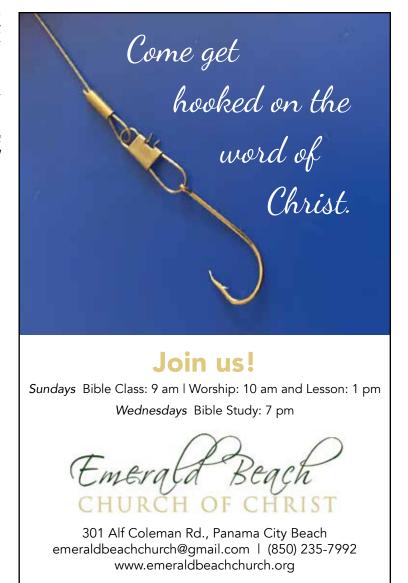
purse at stake), nine sailors set off on the most daring race ever: to sail around the globe nonstop. In 1968, computers were still twenty years in the future as were GPS navigation systems and cell phones. These hard case egomaniacs driven by complex desires and vainglory to attempt an extreme, life-threatening endeavor, used only rudimentary equipment

the British press (with a £5,000 and their wits. Even the start of the race gives readers an accurate glimpse of how unprepared these racers were, not to mention the inadequacy of their boats. We quickly learn what isolation and fear of drowning can do to a man. Nine started and only one finished; one participant had never even sailed before. "A Voyage For Madmen" is well-titled.

Those who neglect church attendance are typically seeking excuses to avoid their loyalty to Christ. It's hard to miss the point of Matthew 6:33 which reminds us that we must "seek first the kingdom of God."

Emerald Beach Church of Christ is located at 301 Alf Coleman Road in Panama City Beach.









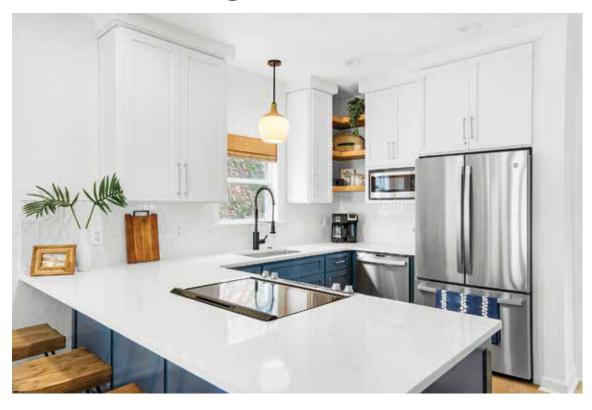
# Design and Culture: It's Getting Warm in Here

Whether you're doing a remodel or building a new home, we've got you on the current trends - and it's getting warm in here. Coastal trends will always have a touch of those cool tones but grey is making its way to the background as warm tones make it to the forefront of Coastal Design.

This transition from greys to warm tones has been seen in hardware especially over the last few years as Honey Bronze, Satin Bronze, Champagne Bronze, and Brass hardware has become increasingly popular. The countertop industry is answering the call with new quartz colors utilizing those warm tones in exciting and fresh designs. Beck-

ington, Everleigh, Berkshire Brass, Misterio Gold, Sonoma, and Shelbourne are a few of the designs released within the last year. Shelbourne is one of my favorites as it has a soft white background with a warm pattern and the texture is a beautiful matte finish, perfect for a coastal home.

The current colors and stains of cabinetry are moving in a direction that accentuates these warm tones. A white monochromatic kitchen may cease to exist in a few years! As white will always be a strong cabinet color, dark colors and warm woods are making their way into the islands, shelving, and other areas where the white is becoming











Kitchen Design by Tassels Interiors of Panama City Beach.

the accent. Dark Greys, Greens, and blues are beautiful with warm woods, warm hardware, and countertops with accents of warm tones, creating a cozy, coastal space. Sherwin Williams colors Cast Iron, Rock Bottom, Gale Force, and Cyberspace are captivating colors to get this look, all available from DuraSupreme Cabinetry.

This stunning kitchen remodel is by Tassels Interiors in Panama City Beach, and it is so Coastal Cozy. The color of the walls and upper cabinetry is Sherwin Williams Snowbound, the lower cabinetry is Sherwin Williams Gale Force, and the shelving is birch wood in the Fruitwood stain. The cabinetry was custom-built locally. The countertops are Beckington Quartz by Cambria and the tile backsplash is Emser's Omni White Glossy Mosaic Picket. I love the mix of hardware here with a matte black faucet and satin nickel cabinet pulls combined with the touch of the warm window treatment and the shelving. If you are looking for an interior designer to assist you with your project, Tassels interiors has been in Panama City Beach creating beautiful spaces for over 20 years. Their Showroom is located at 12017 Panama City Beach Parkway in the Lyndell Shopping Plaza.



# Creating Beautiful Outdoor Spaces with Decorative Concrete

By Spencer Angland, Marketing Coordinator, Flooring Depot of Panama City

With winter finally winding down, cooler days are behind us, and warmer days ahead. Spring is right around the corner, and everyone is ready to spend more time outside basking in the sunshine. If you have been thinking about upgrading your patio or pool deck, then now is the perfect time to breathe new life into your outdoor spaces—and a great option is resin-chip epoxy concrete coating.

There are plenty of ways that you can use resin-chip epoxy concrete to make the most of your outdoor space. The possibilities of colors make resin-chip coating a versatile design element that can turn any area into the new center of attention of your house.

If you have a pool, then using this on the pool deck is a great pick. The vinyl chips that give this type of concrete its name can come in any variety of colors and can be completely customized to get exactly the color or combination of colors that you are looking for. The possibilities are limitless and can match any preexisting color scheme perfectly. The coloring can be as unique as you.

The flakes in the concrete also provide excellent traction around a slippery pool deck. "Nothing is really slip-proof, you can fall anywhere, but the resin chip can reduce slipping and sliding by the pool—helping make it a safer option," says Rob Morrisseau, commercial and residential installation manager for Flooring Depot of Panama City. "In addition, the resin chip flakes are not abrasive to wet skin. If you are a pet owner, it also is not abrasive to your pet's paws so it is great for the entire family."

Pool decks aren't the only place you see resin chip concrete. They are also extremely popular in man caves or garages and outdoor patios. It is known



for being highly durable and aesthetically pleasing.

Besides looking great, resin-chip epoxy coating is a solid investment if you are looking for a material that will hold up over time. "Resin-chip epoxy coating is an extremely durable material. Due to how the material is designed, it is extremely shock-absorbent," says Morrisseau. "If you or one of your guests were to drop something heavy on the ground, the resin-chip epoxy should not crack or break. This is the same material that cars park on in garages, so it can clearly take a great deal of pressure without showing any negative effects."

Resin chip coating is also resistant to many weather conditions, which gives you one less thing to worry about during storms. Another upside to resin-chip epoxy is that you won't have to worry about grass, flowers, or any other type of invasive weed growing through the cracks. How is that? It's simple. There are no cracks in resin-chip epoxy. This means that there will be no surprise gardens in the middle of your pool deck, which only makes it easier to maintain over time.

When using resin-chip epoxy in any outdoor space, it will

eventually get a little dirty with time. Being exposed to the elements, it's unavoidable. But the wonderful thing about resin chip epoxy is just as easy to maintain as regular concrete. Simply keep it as clean as possible from leaves, sand, dirt, and other elements by regularly sweeping it off. This will help maintain the beauty of the concrete for quite a while. After some time though, you may need to deep clean the epoxy by pressure washing it, just like regular concrete. If properly maintained, resin chip epoxy can be a beautiful addition to any outdoor space for years to come.

If you are interested in giving your outdoor spaces a fresh new look for this spring and summer, stop by Flooring Depot of Panama City and look at some of our resin-chip epoxy samples. Our sales professionals can tell you more about all of the options and answer any questions you may have.







By Maurice Stouse, Financial Advisor and Branch Manager

As we head into March, we are seeing some early trends or patterns for investors. First among these are short-term interest rates. The Federal Reserve raised rates to 4.75 percent in early February. That was a .25 percent smaller rate increase than in its previous meeting. We are seeing short-term savings rates and CDs yielding at or near this level as well. Investors are left wondering if rates will continue to climb.

The Federal Reserve is keeping a close watch on inflation which, after the February report, has prices going sideways for now (as opposed to continuing to go down). Digging deep into those numbers, we see that goods are down to 3 percent and

#### Will Interest Rates Continue to Climb?

wages are now growing at 4.3 percent.

The cost of services continues to be resilient in the face of inflation. Wages may continue to wane as the white-collar labor force is seen as over-employed and the same for many blue-collar professions. Restaurant and hospitality businesses continue to be seen as under-employed. There has been a lot of news about layoffs in the tech sector. While significant, those workers account for less than 2 percent of the workforce. Many of those returning to the workforce also see being productive and industrious as a key to a happy and fulfilled life.

We are also learning more about the Great Unretirement or the growth of the so-called "unretiring." Many Americans who retired during the pandemic are coming back to work. That is a sign of relief to employers who report they need the talent and more workers. The recent passing of Secure Act 2.0 pushes back for many the required minimum distribution from their retirement savings. Perhaps they can let those assets grow longer if they are working again.

Nowhere is the need greater for workers than in health care nurses and other medical professionals are in demand. Next, we see the growing interest and return in bonds or the bond market. Bond prices have continued to firm, and many investment institutions recommend that investors look at bonds or fixed income again as they see the total return potential much brighter for investors. They also continue to suggest that investors keep their duration at or around six years, which is in line with the Barclays bond index. That would indicate intermediate maturities or average life of bonds.

We continue to suggest investors will see greater potential with longer term bonds and duration, particularly in municipal bonds. We take note that issuance of municipal bonds is down significantly year over year with a decline of over 20 percent. Many issuers may not want to lock themselves in to long-term rates and might still be in the condition where they do not have the pressing need to issue new bonds.

We also see and hear a lot about higher yielding lower quality bonds. While those can be attractive, we suggest caution because if the economy were to weaken, that could hurt the market value of these securities.

Next, are returns. The S&P (which is tech-heavy) is up 6.8 percent, the Dow is up 1.7 percent, the Nasdaq 13.3 percent. Bonds are up approximately 1 percent and the U.S. dollar is up .3 percent (that is a bit of recovery after the dollar has been down for the last few months). Gold is up 1.4 percent. Note – we recently learned, after researching the World Gold Council, that the U.S. by far has the highest stores of gold in the world at more than 8,000 tons.

The strongest performing sectors are consumer discretionary (Tesla, Amazon, Lowes are examples of that) at 16.4 percent. Tesla, and now Ford, have announced price cuts of their electrical vehicles. The adoption of EVs worldwide has been strong but has yet to catch on in the USA. Automotive News reported recently on potential concern among dealers with regard to EVs.

Communication Services



with stocks like Disney, Meta (Facebook) and Alphabet (Google) are up 13.9 percent and technology (with stocks like Apple and Microsoft) is up 13.8 percent at this writing. We observe there are just a few stocks where investor appetite has helped drive these strong returns. It is interesting that socalled growth stocks are off to a stronger start than value stocks. Value stocks would tend to have lower volatility and higher dividends but obviously they have not had as strong returns. The Dow, it could be argued, is more value-oriented and is off to one of its slowest starts since 1934.

Real estate (many being made up of REITS like Realty Income Corp, financials (banks) and materials (like Alcoa for example) have had strong starts to the year as well. Banks, both large and small, have seen loans growing. It is interesting to note that with layoffs in the tech sector, rising federal funds and mortgage rates and decreasing money supply have not hurt the jobs sector. Unemployment in the USA is near a 53-year low.

Energy, after almost two strong years, is flat for the year. The winter in Europe has been milder, the release of the strategic petroleum reserve and other factors have contributed to a strong supply and hence the prices of oil and natural gas have come down, natural gas the most dramatically of the two. We continue to watch the future of alternative sources of energy and see that many firms (Raymond James, Energy Stat, Jan. 30) openly wonder if nuclear energy is to start growing again. Construction of nuclear plants, mainly outside the USA, is growing. Within the USA, only one utility has a new nuclear facility coming online, that is Southern Company.

Health Care (pharmaceuticals like Johnson and Johnson, or broad based like CVS), utilities and consumer staples (like Walmart or Coca Cola) have

lagged the market. In an environment such as this, we would expect consumer staples and healthcare to outperform so we suggest that investors be sure they include these in their equity plans.

Please note that this is not a recommendation to purchase or sell the stocks of the companies mentioned. As investors contemplate their needs and objectives, we add that we believe that a portfolio should be diversified by security selection as well as asset class and that time frame, risk tolerance, tax status and ultimate objective should be the guiding light in a well-balanced portfolio.

There are special risks associated with investing with bonds such as interest rate risk, market risk, call risk, prepayment risk, credit risk, reinvestment risk and unique tax consequences. Investments in municipal securities may not be appropriate for all investors, particularly those who do not stand to benefit from the tax status of the investment. Municipal bond interest is not subject to federal income tax but may be subject to AMT, state or local taxes. U.S. government bonds and Treasuries are guaranteed by the government and, if held to maturity, offer a fixed rate of return and guaranteed principal value. CDs are insured by the FDIC and offer a fixed rate of return, whereas the return and principal value of investment securities fluctuate with changes in market conditions. An investment in a money market fund is neither insured nor guaranteed by the FDIC or any other government agency. Although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund. A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. Fixed annuities have limitations. If you decide to take



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

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Continued on next page



# Property Tax Deadlines & State Issued IDs/Licenses



#### Property Tax Deadline Approaching

March marks the deadline for 2022 property tax payments to be paid. To avoid paying additional penalties and fees, 2022 property tax payments must be postmarked by or received in the tax collector's office by Friday, March 31st. As of April 1st, advertising fees will be added to all delinquent accounts.

Taxpayers can verify taxes are paid by pulling up their property tax account online. You can search for your account by owner name, account number or address. Simply click the QR code to begin the process to verify an account status or pay taxes. If you need a receipt of your payment, simply click the Print (PDF) link next to your account. Payment information is noted at the bottom of the bill

and can be printed to serve as a receipt.

#### Homestead Exemption **Deadline**

March 1 is the deadline for applying for property tax exemptions for 2023. All property tax exemptions must be applied for through the Property Appraiser's Office. Those applying for a homestead exemption must have been living in their home as of January 1, 2023, to be eligible for the exemption.

Deadline to Apply for 2023 Installment Payment Plan for 2023 Property Taxes

If you are interested in paying your 2023 property taxes in four installment payments rather than one lump sum payment, you must apply for the Installment Payment Plan by April 30th to participate. You can make an application for the plan online through the Tax Collector's tax payment site. Simply look up your property tax account as if you were paying a bill, once you've located your account, just below the Amount Due heading you will see a link in blue lettering that reads Apply for the 2023 installment payment plan. Click the link to begin the enrollment process. The installment plan is only available

to individuals with a property tax payment greater than \$100.

Applying for a Florida ID Card/ Driver License Invalidates Previously Held License/ID Card



Annually, new Florida homeowners visit the tax collector's office to obtain a Florida ID Card or Driver License, while desiring to maintain the license in their previous state. However, obtaining a Florida ID Card or Driver License automatically voids the previously held license/ID card. Florida notifies the previous state the old license has been invalidated due to a newly issued card.

For more details regarding services provided by the Tax Collector's Office, visit BayTax-Collector.com.

#### **INTEREST RATES**

continued from previous page

your money out early, you may face fees called surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10 percent tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. Inclusion of this index is for illustrative purposes only. Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Investing involves risk and you may incur a profit or loss regardless of strategy selected. Diversification and asset allocation does not ensure a profit or protect against a loss. Holding investments for the long term does not ensure a profitable outcome.

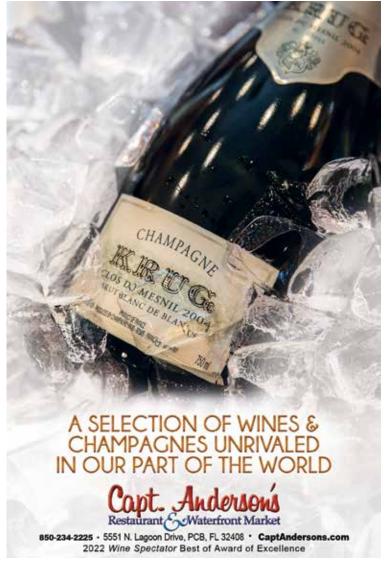
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# Ask Apex: The Value of Third Party Evaluation

By Ken Larsen

"Competition is healthy – unless there is a conflict of interest. Then it becomes unethical and destructive."

We identified three demographics found in most industries – including the general con-

tracting business: 1. Those who are competent experts, 2. Those who are "crooks," and 3. Those who are naively incompetent.

We also identified why insurers firmly insist upon the use of their "preferred vendors." The contractors have agreed – in writing – to concessions in prices and processes necessary to repair the structures the insurance companies insure thus increasing the insurance company's profitability.

APEX proudly declares their refusal to participate in ANY

# **Ask APEX**

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It can be difficult to keep emotions in check when you per-

emotions in check when you perceive a conflict of interest carried by the entities you are forced to work with.

APEX understands and provides a solution to minimize this understandable sentiment.

# Conflicts of Interest Abound in Insurance Claims!

Let's take time to face the obvious truth:

Insurance Claims Representatives are employed to manage (reduce?) financial exposure for their employer. That might not be in the property owner's best interest. They're conflicted.

Contractors (like APEX) are typically "for profit" corporations! Contractors might be inclined to seek the maximum revenue and profit from a project rather than what the project actually "needs." They're conflicted.

Property owners (the insured) are typically annoyed at the inconvenience of their home being damaged – as well as attracted to the prospect of getting their home "upgraded." They too are conflicted.

And then there is one of the most important conflicts common to a property insurance claim: a "competitive quote" by another contractor. Make no mistake – there is a very real issue when an insurance company sends a second contractor to your property. The second contractor possesses one of the biggest conflicts possible as they possess the prospect of referrals directly from the insurance representative.

#### The Registered Third Party Evaluator (RTPE)

Only an individual possessing the industry's HIGHEST levels of formal education, in conjunction with (usually) decades of restoration experience, an adherence to a strict Code of Conduct and no possibility of financially benefiting from the decisions made on the structural repairs can truly be trusted to render a compelling conclusion on the needs of the project.

A registry exists of such individuals who pledge to "represent the needs of the structure rather than the interests of the individuals involved. In South Walton that individual is Ken Larsen, CR, WLS, CMP, CSDS. Ken provides this independent service for consumers seeking an independent expert to assist in establishing the repair needs on your property. His list of qualifications is long – and impressive - and available through APEX. His professional fees can even be submitted as part of your insurance claim.

With so many obvious conflicts of interest during an insurance claim, a level playing field is difficult but important to find.

You can always trust APEX Disaster Specialists. But if you want to be sure any contractor or claims representative on your property is competently evaluating the needs of your property, — we invite you — the insurance claims representatives — and even our local competition to engage a non-conflicted industry expert in the discussions.

APEX proudly uses RTPEs whenever necessary. You can learn more at www.registeredtpe. com

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