



DECEMBER 2023  
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# PCB Life

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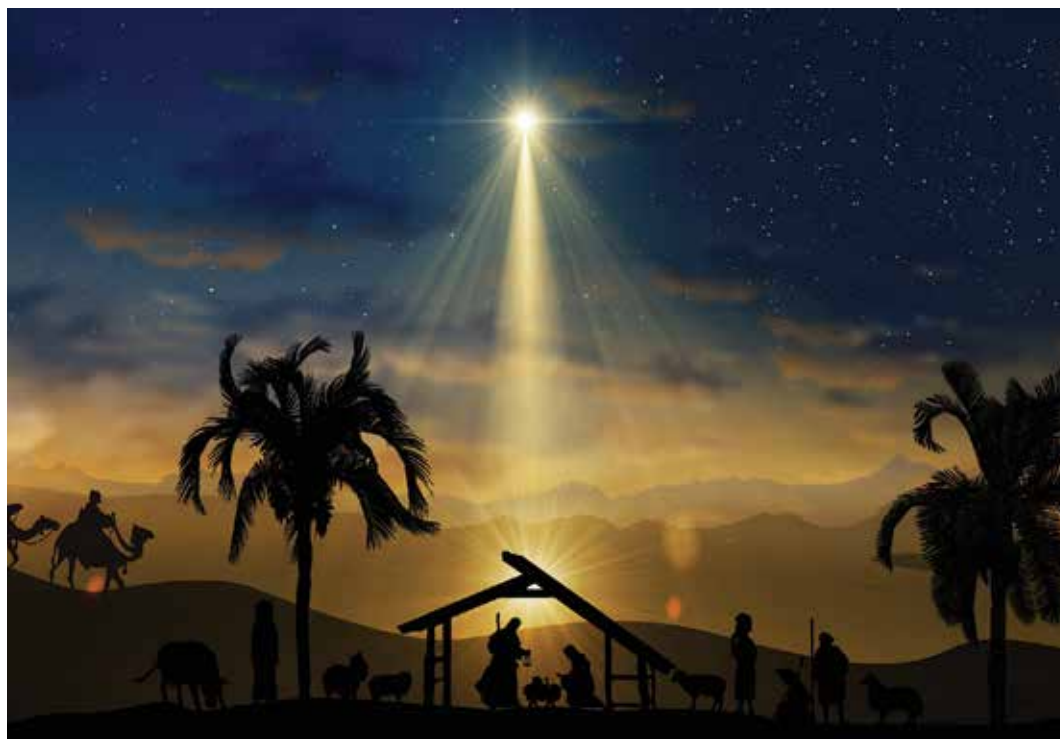
## Missing Christmas

BY GUEARY CLENENNING

Christmas is just around the corner. After Thanksgiving, the pace quickens toward the big day! We'll find ourselves in a big rush, always pursuing one more thing we need to get accomplished. We look for the nearest parking spot in the crowded mall, searching for the perfect gift. Expectations heighten as we look for family members to arrive. What's Christmas without Mom's chocolate chip cookies? And yes, when Christmas is finally over, we look forward to getting some rest. Ha!

Isn't it easy, with all the flurry of Christmas to miss the real meaning of Christmas?

The night Christ was born, the inn-keeper was busy with a full house of customers, thanks to the new taxation decreed by Caesar Augustus. The people of Bethlehem were unaware that the couple entering their town were about to give birth to the Son of God! Perhaps even Joseph and Mary wondered how this could be God-directed when the only place they could find shelter was in a smelly stable. But this night would change everything! Micah, a prophet of



the Old Testament had prophesied hundreds of years before, that a ruler was to be born in Bethlehem, whose origins were from Eternity. "But you, oh Bethlehem...though you are a small village in Judah, a ruler of Israel shall come from you, one whose origins are from the ancient past."

Another Old Testament

prophet declared "Behold a virgin shall conceive, and bear a son, and shall call his name Immanuel." Immanuel means "God with us."

That night near Bethlehem, shepherds were working their usual routine of herding sheep into a cave, where, at the entrance, they would keep watch. Just another, long, boring night!

But, out of nowhere, a mighty angel appears in the blackened sky. In a flash, the darkness was expelled with a brilliant light. The shepherds are paralyzed with a gripping fear. The angel said to them, "don't be afraid, I bring you

**MISSING**

*continued on page 2*

## Ring in the New Year with the annual New Year's Eve Beach Ball Drop

Visit Panama City Beach invites visitors and residents of all ages to ring in the new year Real. Fun. Beach. style at the annual New Year's Eve Beach Ball Drop presented by Coca-Cola. Attracting thousands of visitors to the destination, the December 31 celebration is one of Panama City Beach's most highly anticipated events of the year, featuring live music, entertainment and not one, but two beach ball drops – both accompanied by spectacular fireworks displays on the streets of Pier Park.

"Each year, New Year's Eve Beach Ball Drop brings together residents and visitors in Panama

**BEACH BALL DROP**

*continued on page 3*

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[randy@gulffinancialgroup.com](mailto:randy@gulffinancialgroup.com)



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Community

MISSING

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good news of great joy for everyone. The Savior, yes, the Messiah, has been born tonight in Bethlehem. And this is how you will recognize him: you will find him in a manger, wrapped snugly in strips of cloth." Suddenly, the angel was joined by a vast host of others—

the armies of heaven, praising God, saying "Glory to God in the highest heaven, and peace on earth to all of whom God favors." Luke 2:10-14.

Time and space will not permit me to tell you about a devout man who was told by God that he will not see death until his eyes had seen the Messiah. His story is found in Luke 2:25-33. Nor do

I have the space to tell you about the men from the East, who in studying the scriptures were led to follow a star to where Jesus was born. Their story is in Matthew 2:1-12.

The shepherds and the wise men did not miss the meaning of Christmas. God's gift to the world was His Son, Jesus Christ. Why? The scriptures give us the answer:

"For God so loved the world, that He gave His only son, that whosoever believes in Him, shall not perish, but have eternal life." John 3:16.

The truth is that all have sinned and fall short of God's glorious standards. Yet, now, God in His gracious kindness declares us not guilty. Because of Jesus' sacrifice on the cross, God's justice is

satisfied. We are made right with God when we believe that Jesus shed His blood, sacrificing his life for us.

Such a great gift! Our sins are forgiven and our standing before God made right. So please, don't miss the true meaning of Christmas. May you have a beautiful and Christ centered Christmas.

BEACH BALL DROP

continued from page 1

City Beach for an unforgettable, family-friendly celebration," says Visit Panama City Beach President and CEO Dan Rowe. "We are thrilled to continue this wonderful event and look forward to hosting the most exciting and unique countdown to

2024 on the Gulf Coast."

The celebration begins with free live music on the concert stage in front of the Celebration Tower, as the streets of Pier Park are closed off to traffic for thousands of revelers to delight in free entertainment, fireworks, and good cheer throughout the night. Families with young children can enjoy the first count-



90s, Will Thompson Band and The Life Atlantic. Please see below for a full schedule of events:

Sunday, December 31, 2023 Lineup:

- Family Fun Activities begin and Saved by the 90s performs at 5:35 p.m.
- Kids' Beach Ball Drop at 8 p.m.
- Will Thompson Band performs at 8:20 p.m.
- The Life Atlantic performs at 10 p.m.
- Fireworks and Beach Ball Drop from Celebration Tower at Midnight

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down of the evening at 8:00 p.m., which includes fireworks and the release of 10,000 inflatable beach balls from nets stretched over the crowds at Pier Park.

On the way to midnight, bands perform for the gathering crowd, anticipating the countdown to 2024 and the lowering of a giant LED-lit beach ball on Panama City Beach's Celebration Tower in the center of Pier

Park. Standing over 80 feet tall, this tower is ten feet taller than the pole on One Times Square in Manhattan and can be seen from Russell-Fields Pier, where the second round of fireworks will be launched over the Gulf of Mexico and the "World's Most Beautiful Beaches."

Throughout the night, visitors can enjoy food vendors, games, activities and musical performances by Saved by the



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Publisher

Dave White

dave@southwalton.life

Publisher & Advertising Manager

Jack Smith

jacksmith12328@comcast.net

(804) 307.8780

Editor

Jamie Zimchek

editor@mypcblife.com

(757) 663.1987

Production & Layout

Kim Harper

kim@southwalton.life

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# FPL Makes The Holidays Merry and Bright with an Energy-Efficient Holiday Home Light Display For Panama City Navy Veteran And Family

A U.S. Navy veteran, his wife and their two daughters got a bright holiday surprise this last month! On Tuesday, Nov. 28, Florida Power & Light Company (FPL) "elves" went to work decorating the family's home for the holidays with thousands of LED lights, solar-powered decorations and other energy-efficient décor. An annual tradition, this celebration marks the 16th consecutive year of FPL's holiday program, which gives back to local heroes for their incredible commitment to the nation and their community.



Marcelo Centaure is a retired Naval Officer who served 33 years and is a veteran of the recent conflicts in the Middle East. In the service, Marcelo was a corpsman with the Marines for several years before coming home to Florida to get a nursing degree and his commission. The FPL Christmas extravaganza came as a complete

surprise to Marcelo and his daughters (his wife was in on it). The Centaure family was also presented with gifts in honor of Marcelo's service and com-

mitment to the country. "I was stunned and overwhelmed with emotion at being suprised with having our home decorated for the holidays," Marcelo told

PCB Life. "It means so much to me to have my military service and our sacrifice recognized. I would like to thank Florida Power and Light and their volunteers for this gift on our first Christmas in PCB and Veterans of Foreign Wars Post 10555 for nominating us."

Marcelo and his wife, Heather, now have two daughters at home, ages 16 and 13. Marcelo's family has coordinated with the Veterans of Foreign Wars Post 10555 to make this special surprise possible. "Having been previously stationed in Pensacola for 13 years, we always knew that we would retire to Florida's Gulf Coast," said Marcelo. This act of kindness has reenforced that we made the best choice in choosing to make PCB our forever home."



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## Introducing: **The Grand Theater Pier Park + IMAX** A Cinematic Oasis in the Heart of Pier Park

Welcome to the epitome of cinematic luxury and innovation at The Grand Theater Pier Park + IMAX, a flagship gem in the Santikos Entertainment circuit. Situated at 500 South Pier Park Drive, this cutting-edge establishment stands as the unparalleled cinematic experience, offering a blend of opulence, advanced technology, and unbeatable convenience.

**Luxury Redefined:** Step into a world where movie-watching transcends the ordinary. The Grand Theater Pier Park + IMAX boasts 100% luxurious recliners, ensuring that every seat is the best seat in the house. The plush comfort invites you to sink into relaxation as you immerse yourself in the magic of the big screen.

**An Unmatched Cinematic Feast:** Owned by Santikos Entertainment (headquartered in San Antonio, Texas), The Grand Theater Pier Park + IMAX stands out with its commitment to providing an unparalleled cinematic experience.

As the only theater within a 100-mile radius equipped with an IMAX auditorium, it brings movies to life in ways previously unimaginable. The state-of-the-art features include Dolby Atmos Surround Sound, Christie Laser Projection, Real D 3D, and an expansive in-theatre concession selection.

**Premium Convenience:** The Grand Theater Pier Park + IMAX values your time and comfort. Purchase tickets seamlessly through various platforms: online at [www.TheGrandTheatre.com](http://www.TheGrandTheatre.com), via our user-friendly mobile app available on iOS and Android, or at the box office. The theater opens its doors 30 minutes before the first showtime, operating seven days a week.

**A Toast to Entertainment:** Enhance your movie-going experience with a touch of sophistication. Indulge in our premium offerings of alcoholic beverages, including ice-cold beers, frozen daiquiris, or a glass of fine wine. The Grand The-



ater Pier Park + IMAX ensures that your entertainment experience is elevated to new heights.

**Discounts Galore:** The Grand Theater believes in making exceptional cinema accessible to all. Enjoy discounted rates on Tuesdays and exclusive discounts for military members, children, and seniors every day of the week. Your cinematic escape just became even more affordable.

**December Delights:** As a

festive treat, The Grand Theater Pier Park + IMAX presents a December promotion. For every \$25 spent in gift card purchases, receive a complimentary large popcorn, redeemable from January 5 through April 1. It's the perfect way to spread holiday joy and treat yourself or your loved ones to an unforgettable movie night.

**Rave Reviews:** Discover why patrons rave about The Grand Theater Pier Park + IMAX. One satisfied moviegoer praised it as "one of the best movie theatres I've ever been

to," attributing the supremely comfortable fully reclining chairs to an unparalleled movie experience. Another reviewer declared it the "best theater in the area," promising a return visit.

Experience cinema like never before at The Grand Theater Pier Park + IMAX. Reserve, recline, and relax as we redefine the art of movie-going right in the heart of Pier Park in PCB. Come check us out and let the magic of movies unfold in an atmosphere of luxury and innovation.

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# PCB Chamber Spotlight



## Introducing: Panama City Coffee

Panama City Coffee began with a vision to improve the city. After experiencing the devastation caused by Hurricane Michael, Daniel Pratt witnessed the aftermath and felt the displacement that many others felt. By early 2019, it became evident that those who stayed in town were the remaining remnants.

Daniel recalls driving around town, seeing the debris, trash, and tarped roofs, and thinking that something needed to be done. It was during this drive that he wondered how he could combat the overwhelming sense of despair he had just encountered. Inspiration struck Daniel during a good afternoon nap, and he woke up with the idea of bringing Panamanian coffee to Panama City, FL, in a unique and fun way, hence the name "From Panama for Panama."

With family ties to Panama, Daniel embarked on his mission to introduce Panamanian coffee to the city. Since its inception,



the business has undergone several stages, including Daniel starting a family with his wife and having four kids. "It's officially a family business now!"

However, one thing has always remained constant: Daniel's desire to make Panama City a brighter place to live. Starting as a barista on a coffee bike, the business grew to a coffee truck, complete with a stunning mural by artist Lindsay Tobias. Now, Daniel is preparing to open his first brick-and-mortar location in Carillon Beach in early 2024. "I honestly didn't expect



to come this far," Daniel admits. "I feel like I answered a calling. Our city needed rejuvenation, a spark, and I believe that God gave me this idea. I'm just one

of many business owners who have the spirit to make Panama City a better place to live."

You can find Daniel or one of Panama City's employees riding a cold brew slinging tricycle around town, operating their coffee truck at Papa Joe's Bayside (4601 US98 Panama City FL 32401), or soon in downtown Carillon Beach, sharing space with The Salty Bottle (106 Carillon Market St Suite 1, Panama City Beach, FL 32413).

"With the opening of our new Carillon location, Panama City coffee hopes to continue the vision of making our slice of paradise a better place to live."

## New PCB Chamber of Commerce Members

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# Pier Park Mural Highlights Gulf Sea Life

By ED OFFLEY

Visitors to Pier Park beginning this month will have the opportunity of learning about the enormous variety of sea life in the Gulf of Mexico as they walk from the east parking lot to the storefronts on Pier Park Drive.

Thanks to a private partnership between Pier Park and Sky-Wheel Panama City Beach, the 53-foot pedestrian breezeway between Smoothie King and Kilwins Chocolate & Ice Cream has been transformed into an “underwater tunnel” featuring painted images of local sea life. Artist Kollet Hardeman, who specializes in outdoor murals,

was selected to paint the two 15-by-53-foot wall murals and a larger rendition on the breezeway ceiling.

Born and raised in Tallahassee, Hardeman said she has been fascinated with painting since her elementary school years. “I was always that kid in class who was coloring all of the time,” she said. Currently a resident of Auston, Texas, Hardeman said she was delighted to return to Panama City Beach for the project.

After a brief career in mortgage banking, Hardeman – still driven to be a painter – became interested in creating outdoor murals. Over the past decade,

she has completed 81 separate projects in Florida and Texas, including a sea life mural at the Days Inn by Wyndham at 12818 Front Beach Road.

“It just took off,” she said of mural art. “I learned how to contain my energy.”

For the Pier Park breezeway, Hardeman applied a primer coat, then added layers of sea foam blue, teal and dynamic blue background paint for the underwater background. During a week of dawn-to-dusk brushwork late last month, she added images of local sea life. This includes Pompano, Sergeant Major, Snapper, Grouper, Mahi Mahi, Leatherback



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Turtle, Dolphin, Queen Angel, Sheepshead and Octopus. Crowning the project is a massive rendition of a Great White Shark overhead.

The \$25,000 mural is the first private project approved by the city's Public Art Committee since its inception last year, according to committee Chair Helen Ferrell. Aware of the growing popularity of outdoor art, the city formed the panel to review public art works for quality and – equally important – durability.

“You don't want to have something go up that won't last very long,” Ferrell told PCB Life. Our climate is harsh on objects resting outdoors, particularly paintings and sculptures. “We want to make sure that this is something that is going to last.”

Pier Park Marketing Director Lee Ann Leonard said that the proliferation of public art in Bay County, including mural projects cropping up in Panama City, had triggered the idea of transforming the blank pedestrian tunnel into artwork.

“Because of Pier Park's proximity to the beach and fishing pier, transforming the breezeway into an underwater tunnel seemed like a natural fit,” Leonard said.

Leonard credited Hardeman for recommending an educational element to the mural project. Pier Park plans to mount a bronze plaque in the breezeway containing an index of the sea life featured in the artwork. Families can try to match the images to the index.



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# Bay County Audubon Offers "Invitation to a Safari"

BY BRIAN DUSSEAULT

Bay County Audubon Society will celebrate its third Nature Connection Program April 6 at the Holley Center, FSU-PC campus, with Tom Nkwazi as the highlighted presenter. "Big Tom" as he is known in his African home of Botswana, has been a fully-licensed professional safari guide for 15 years. He brings a rich knowledge of wild Africa to our area, a once-in-a-lifetime opportunity to learn about the environmental issues facing the shrinking African habitat that hosts elephants, lions, wildebeest, hippos, giraffes, antelopes, and exotic birds, to name a few, all in a raw display of nature. You will be hearing first-hand about the "circle of life", a real life Lion King story.

Big Tom currently guides in the northern part of Botswana, in the Okavango Delta, close to Chobe National Park (home to 100,000 plus elephants) and world-famous Victoria Falls. A quick google search will reveal the magic of the Okavango Delta, an oasis in a desert of exquisite wildlife nourished by a river which sustains the entire ecosystem. In the rainy season, the land erupts in glorious beauty due to the seasonal water supply which creates the Delta. In the dry season, the animals compete for water in the diminished rivers and waterholes, creating an ideal context within which to view local wildlife.

Attendees will be privy to incredible environmental les-



sons by Big Tom Nkwazi as he recounts his experiences with photos and videos, some taken from the front seat of his special-edition LandCruiser. Get a front row seat yourself to hear all about the magnificent safari experience. What questions do you have about African safaris. Are they safe? Are they expen-

sive? Why are they worth it? Is there anything you can do to help protect the unique habitat that is the African savanna? Big Tom will tell us.

In addition, Bay County Audubon has invited Noah Strycker to return as a Nature Connection speaker to give the audience an update of his area



PHOTOS BY TOM NKWAZI

of nature expertise, the status of the Emperor Penguin, recently suffering nesting issues due to loss of Antarctic sea ice. At our previous Nature Connection event in 2022, Noah delivered an amazing standing-ovation presentation on his world record-setting around the world birding odyssey during which he visited 41 countries, identifying 6,042 bird species. He will be back on April 6 also to relate his experiences living with an Em-

peror Penguin colony, recalling "The March of the Penguins" movie. He will be visiting many of our local schools to give educational programs about the penguin and nature.

You can find more information about the upcoming Nature Connection 2024 Program by following this newspaper for related and updated stories and at the website: [www.baycountyaudubon.org](http://www.baycountyaudubon.org).





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Community



# Let's Get Growing with Julie: Reindeer Moss

By JULIE MCCONNELL,  
UF/IFAS EXTENSION

As the weather cools off many people take to the trails to explore beautiful Northwest Florida beyond the beaches. If

you find yourself hiking through state parks, national parks, or other undeveloped natural areas you will likely spot common native plants including oaks, pines, palmetto, and goldenrod. But as



you are walking, be sure to take notice of the area beneath the trees and shrubs or you might walk right past a patch of reindeer moss!

Reindeer moss forms masses of small lacey looking gray-green balls that live on top of sandy soil in undisturbed areas. Technically a lichen, reindeer moss is composed of a mutualistic relationship between a fungus and a blue-green algae and has no roots. The fungus provides structure and form to the lichen and the algae makes food through photosynthesis. Reproducing by spores, reindeer moss can cover large bare areas of full to part sun in the forest. Upon close inspection you will notice intricately formed rounded balls that remind me of snowballs – each with unique branching details.

So, you might be wondering why is it called reindeer moss?

Reindeer moss belongs to the genus Cladonia which occurs from Florida to the arctic tundra and is a winter food source for – you guessed it – reindeer! Although we don't have reindeer in Florida, reindeer lichen may be a food source for native white-tailed deer and is utilized by native birds for nesting material as well as a food source for insects.

If you would like to learn more about lichen visit The Life of Lichen at <https://edis.ifas.ufl.edu/publication/IN1296>

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# Know Your Neighbor: Kim Crowell Changes Her Life by Stretching Her Limits

By PAUL BONNETTE

Kim Crowell can tell you all about the benefits of stretching. Stretching not only helps improve flexibility, helps keep muscles strong, helps to prevent injuries and improves range of motion. It can also help change your life as it did hers.

Ten years ago, Kim Crowell's world was all about software programming in the world of Information Technology (IT). After a 30-year career in IT working for International companies such as Electronic Data Systems (EDS), Kimberly-Clark Corporation, and Nestle', Crowell's life suddenly changed course.

In 2016, Crowell was diagnosed with a very rare disease called Portopulmonary Hypertension and would require a life-saving Liver Transplant which cut short her career in IT. For Crowell, her life changed overnight. "I was doing a project in the Nashville area, and we just finished up phase one, I went from being in a meeting one day to being in ICU with Liver and Kidney failure the next day. They didn't expect me to make out of the hospital... there was no choice but for me to have a transplant."

After receiving the transplant, Crowell found both a new ambition and direction after taking on a variety of volunteer roles including Ambassador for American Liver Foundation, Donate Life America and Global Liver Institute. During recovery, Crowell would discover a new way for her to stretch her limits.

"After my transplant, I had a long recovery, so I had started working out again. A friend of mine who is a massage therapist in Dothan told me about a stretch place in Birmingham. I started doing a little reading about it and doing research on assisted stretching. So, I made an appointment to go and try Stretch Zone and it was amazing and I never felt so good."

After recovery, Crowell was eager to get back out into business and decided to try something different.

"After my transplant we moved back to Dothan for my husband and in Spring of 2021 I was working on a business plan.



So, I decided to give Stretch Zone a call and talk to them about franchising. I really liked their model and what they did. It was in line with what I wanted to do which is doing something good for people which was my number one goal and trying to give back to the community and giving people the opportunity for a job and something I could feel good about," she explains.

In November of 2021, Crow-

ell opened her first Stretch Zone location in Dothan and shortly after started looking at locations in the Florida panhandle. It's a decision that Crowell has not regretted.

"I love the panhandle, so I decided to open two stores, Destin and Panama City Beach and in October of this year, we opened the Panama City Beach store in Pier Park. It's been very well received."



Crowell plans to keep expanding in the Panhandle with a Stretch Zone location on Highway 30-A opening early next year as well as getting involved with the community by sponsoring the Panama City Beach Marathon.

Seven years ago, Kim Crowell's life changed, however with some positivity and flexibility (both literally and figuratively), she has managed to make the

most out of her second chance.

"I'd like to be remembered as someone who used their second chance in life to try to do something good for people and make something out of it and make it about giving back to the community," she says. "My goal is to get up everyday and make my donor proud of me and if I do something everyday to make her proud of me then I feel like I deserved the gift that I got."

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 Community

# Customize the Cruzin 30-A Way

As Mark Wilson is found of saying “If you can dream it, we can build it.” He’s also been heard to say “be unique, buy unique. Those thoughts are the mission statement behind Panama City’s newest golf cart customization and service center, located in Pier Park next to Dillard’s. Want your golf cart to look like your Jeep? No problem., your Cadillac? Same answer. Discover the unmatched experience of the team at Cruzin 30-A: we take pride in transforming your ordinary golf cart into a personalized masterpiece that reflects your unique style and taste. Golf carts have come a long way from their humble beginnings. Today’s golf carts

are versatile, stylish, and customizable, making them a popular choice for those that want to personalize their ride. Stand out on the course, transport guests, or simply make a statement - there are plenty of ways to make your golf carts yours. Here are some thoughts on enhancing your custom experience.

**Window Tinting** - Tired of getting the sun in your eyes? A tinted windshield just might be for you. It can provide shade and reduce glare making it easier to see in bright sunlight.

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## GCSC's Athletics Adding Women's Cross Country

Gulf Coast State College Athletics Department proudly announces the addition of women's cross-country to its program, set to launch in the Fall 2024 semester.

The decision to incorporate women's cross-country aligns with Gulf Coast State College's ongoing commitment to providing diverse opportunities for student-athletes. This milestone marks the first expansion of our athletics program since the introduction of volleyball in 1998.

“We’re excited to integrate women’s cross-country

into our athletics,” said Mike Kandler, GCSC Athletics Director. “This addition is just an example of our dedication to offering a well-rounded collegiate experience for our students and student-athletes.”

Recruitment efforts for the inaugural team are underway, and more information will be provided at a later date for student-athletes interested in joining. The College looks forward to the positive impact the women's cross-country team will bring to both the athletic program and the broader campus community.

# 11th Annual Bethlehem Christmas Village at Capt. Anderson's Marina!

Make this Christmas very meaningful by joining us at **Bethlehem Christmas Village December 13 through the 16.** Capt. Anderson's Marina will be presenting its 11th Annual Bethlehem Christmas Village's Live Nativity programs nightly, from 5:30 until 8:30 p.m. Come hear the Biblical story of that very first Christmas in Bethlehem from the viewpoints of Isaiah, Mary, Elizabeth, Joseph, the Innkeeper, Shepherds, Angels, and Wise Men.

Each night there will be a different school choir or concert band performing before and after the Live Nativity program. Vendors will be on hand for shopping for some unique Christmas gifts as well as food vendors.

Experience the bustling little village of Bethlehem as people come to register for the Census and pay their taxes. Our tax collectors will be collecting unwrapped toys and non-perishable food for different local charities each night. All gifts,

large or small, will help make a difference to our neighbors in need.

The children love the stable that houses all the small animals they can pet and love on, from rabbits to a donkey. This year pony rides will be offered for a donation of \$2 per child.

Our Candy Cane Grandma will share the story behind the candy cane that we all love at Christmas.

As you walk through the Village and meet the storytellers, they will give you a page for your Bethlehem Book. At the last booth, we invite you to put your book together and receive a small gift from one of our local merchants.

Our hope is that this will help you experience what Mary and Joseph lived over 2000 years ago.

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



Did you know that the Grand Lagoon area along the East end of Thomas Drive offers more than 25 family-owned dining options? From burgers, to Chinese dishes, Mexican dishes, Cuban, Cajun, Italian, and

great local seafood, the Grand Lagoon area is the place to eat!

Guide boats are available now for finding trout and red-fish inshore; Charter boats are still getting folks out into the Gulf for trolling and deep-sea

fishing. Lots of great choices in Grand Lagoon and always great fishing!

When planning your next fishing trip, remember Capt. Anderson's Marina... home of 30 private Charter Boats, 10 Guide Boats and 4 Dive Boats, 3 large Head-boats and Shell Island/Dolphin Cruises. (Head-boats & Cruises available March through October.) All can be found at [www.CaptAndersonsMarina.com](http://www.CaptAndersonsMarina.com).

**Fishing and Shell Island/Dolphin Gift Certificates make a great gift for the whole family!** You can purchase your gift certificates online or in person at the marina office Monday-Friday, 9 a.m. until 4 p.m.

We wish you all a Blessed Christmas and Holiday season with family and friends!

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

**FREE EVENT**

Capt. Anderson's Marina Celebrates the 2023

# BETHLEHEM Christmas Village



*Imagine walking through ancient Bethlehem...being present as Isaiah, Mary and Joseph learn and tell others of the coming of the Christ child. Follow the path they trod as they strolled through town looking for a place to sleep. Celebrate the birth of Jesus, the Son of God*

Live Music | Live Nativity | Toy & Food Drive | Food & Gift Merchants  
Stable with petting animals | Storytellers of that Wondrous Night

## DEC. 13-16 • 5:30-8:30

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Music & Arts

# 30a Songwriters Fest Celebrates 15-Year Anniversary in 2024

For the past 15 years, the 30A Songwriters Festival has attracted thousands of dedicated live music fans locally and from throughout the world to hear original songwriters spanning multiple genres perform their songs. Scenic Highway 30A will feature 30 venues presenting more than 180 songwriters and 280+ solo, band and in-the-round performances throughout the weekend of January 12-15, 2024.

30A Songwriters Festival will celebrate its 15th year with performances on the main stage at presenting partner Grand Boulevard's Town Center in Miramar Beach with headline performances by renowned artists Jeff Tweedy, Elvis Costello and The Imposters, Rosanne Cash and KT Tunstall.

The festival production team transforms amphitheaters, town halls, restaurants, theaters, bars and covered patios into unique music venues with state-of-the-art sound systems with capacities ranging from 100 to 1000

seats indoors and 6,000 outdoors.

The 30A Songwriters Festival is co-produced by Russell Carter Artist Management and the Cultural Arts Alliance (CAA) of Walton, and net proceeds from the Festival support the CAA's mission to advance the Arts in our area.

Russell Carter, President of Russell Carter Artist Management and Festival Co-Producer said, "There is a direct correlation between the success of the 30A Songwriters Festival and the richness of cultural arts experiences in our communities, including an Art in Public Spaces program (murals and sculptures), The

Foster Gallery that supports local artists, professional theatre, the Underwater Museum of Art, Flutterby Children's Arts Festival and the ArtsQuest Fine Arts Festival."

Festival Weekend Passes are currently available at [www.30asongwritersfestival.com](http://www.30asongwritersfestival.com). VIP tickets that include premium seating and complementary gourmet food and drinks in the



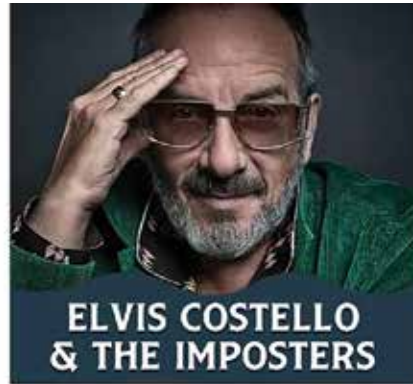
VIP tent on Saturday and Sunday afternoons are also available. For a full description of each ticket package including VIP mainstage and full week-

end transportation packages for groups of 2 up to 12, visit [www.30asongwritersfestival.com](http://www.30asongwritersfestival.com).

The 30A Songwriters Festival is presented by Grand Boulevard with additional support from Visit South Walton, the Florida Department of State Division of Arts & Culture, WaterColor Inn and Resort and ASCAP.



JEFF TWEEDY



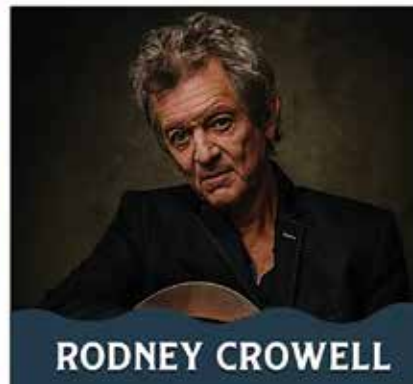
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## FOR LOVE OF FOOD, LOVE OF COUNTRY.

American Charlie Grill & Tavern is a new All-American eatery located at The Shoppes at Edgewater in beautiful Panama City Beach, Florida. From the local team that brought you Firefly PCB, On The Fly, and more, this dining experience is unlike any other, featuring favorite classic dishes that have become staples in our country for over a century.

**473 Richard Jackson Blvd, PCB**  
**(850) 238-8340 • [americancharlie.com](http://americancharlie.com)**

# Creating Holiday Cheer With a Sprinkling of Music

We might not always notice it's there... but when envisioning our perfect winter holiday celebration, the picture is just not complete without music.

Not sure where to begin with setting up your holiday soundtrack? Let's gather some inspiration for how you can enhance the holiday atmosphere and create the perfect mood, whether it's a quiet night in or an extravagant party with as many friends and family as could fit in the room.

## Bring Up The Energy

Got a party planned? Need to entertain the kids? Decorating the tree? Just gotta get up and dance? It's time to find a Spotify playlist of party music (or create your own!) and connect it up to your speakers or TV.

You can also make a game out of music. Kids will love a game of musical statues with holiday tunes like 'Jingle Bells' or 'Rockin' Around the Christmas Tree' (though you'll need plenty of space for it). A family sing-along or karaoke session may also be a popular choice.

To test your music knowledge, you might like to play a variation of 'guess the song' from one of the many websites on the internet. Remember the viral game 'Wordle' and its audio equivalent 'Heardle'? With this game, you must guess the song of the day from a short preview. There is now a Christmas music version which you can find here: <https://christmas.heardledecades.com>.

## Ambience and Nostalgia

Our childhood memories of the holidays are often fondly remembered when we hear a certain song, whether it is holiday-related or not. You might put together a playlist of music from the 'early days', or, if you're lucky enough, get the old vinyl player out of the attic and give it a spin. One of our students gives the example of 'Sleigh Ride' by Leroy Anderson, her favorite childhood song and one which her high school band played every year at the winter concert. Songs like these we can never get bored of, as they remind us of the childlike wonder and excitement of the holiday season.

To get all cozy, a YouTube video with a crackling fireplace is perfect to stream to the TV, and saves cleaning up the mess of a



real fire. Soundscapes are very popular on YouTube to create the ultimate cozy atmosphere, for example this one with old-fashioned music muffled as though coming from another room, the sound of people chatting and a fireplace crackling. Lovely! <https://www.youtube.com/watch?v=5tfQCcnyUr0>

## The Holiday Message

There are all kinds of religious tunes out there to take your pick from: peaceful Christian hymns like Silent Night, upbeat contemporary versions like Canadian rock band Downhere's 'How Many Kings: Songs for Christmas' album, traditional Yiddish songs like 'Oy Chanukah' (with a wonderful classic rendition by the renowned Klezmer Conservatory Band) or even sweetly romantic synth-pop like Buzzy Lee's 'Give You Everything'.

These are perfect for a family sing-along, or perhaps to make sitting around the dinner table all the more sentimental and filled with praise.

We hope you all have a fantastic holiday season and can't wait to see you all in the new year!

*Studio 237 Music Lessons will help you find your beat. Call 850.231.3199 to schedule a visit of the studio. We offer lessons on piano, guitar (acoustic, bass, electric, classical), voice, ukulele, Drumming and song writing. Visit [www.Studio237Music.com](http://www.Studio237Music.com).*



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237 Dawson Road, Santa Rosa Beach**

**Visit [www.Studio237Music.com](http://www.Studio237Music.com)**

## Looking for the perfect seafood dinner?

### Your ship just came in.

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



**Boon Docks  
RESTAURANT**

14854 Bay View Cir, PCB  
(850) 230-0005  
[www.boondocksfl.com](http://www.boondocksfl.com)



 Music & Arts

# ECTC: Top 10 Quotes from A Christmas Carol

As the holiday season approaches we are getting ready for three heartwarming experiences for our community to come enjoy, connect and feel the magic of the season. A Jingle Jangle Christmas Music Revue, Yes Virginia there is a Santa Claus and the beautiful Charles Dickens classic, A Christmas Carol.

Multiple adaptations of A Christmas Carol have been a part of ECTC history since the very beginning. Our first professional production was a three-person adaptation written by Nathanael called A Dickens Christmas. We can still hear the incomparable Darla Briganti bellowing the lines as Marley's Ghost, vibrating the verbiage in an eerie, ghostly cadence. Some years later that same adaptation was done with four actors including an accomplished violinist. Fast forward to Christmas 2020 and ECTC presents Barlow's version of the classic with the inimitable Bruce Collier at the helm as Scrooge. Some of the things we love about this version is that 5 actors play all the characters in the story. Barlow does a beautiful job of highlighting the personal trauma that Scrooge experienced as a child which explains his hardened heart. There is also an incredibly touching scene where he



faces his past and his hard heart melts, as does ours as we experience it anew alongside him. It's the turning point, the character arc, the part of the story we long for in all humanity.

Marci Duncan is our guest director for this production so although the story may be familiar, there are new actors and a new director telling it from a different perspective. It's going to be everything we need and want out of a traditional holiday offering. So, don't "Bah, Humbug" this opportunity to experience live theatre, even if you



have seen the production before!

In celebration of this show, we thought we'd share with you our top 10 most recognizable and descriptive quotes from the story to get you in the spirit before coming to the show.

10. "You may be an undigested bit of beef, a blot of mustard, a crumb of cheese, a fragment of an underdone potato. There's more of gravy than of grave about you, whatever you are!"

9. "If they would rather die," said Scrooge, "they had better do it, and decrease the surplus population."

8. "Oh! But he was a tight-fisted hand at the grindstone, Scrooge! a squeezing, wrenching, grasping, scraping, clutching, covetous, old sinner!"

7. "Reflect upon your present blessings—of which every man has many—not on your past misfortunes, of which all men have some."

6. "But I am sure I have always thought of Christmas time...as a good time; a kind, forgiving, charitable, pleasant time; the only time I know of, in the long calendar of the year, when men and women seem by one consent to open their shut-up hearts freely"

5. "I will honour Christmas in my heart, and try to keep it all the year..."

4. "While there is infection in disease and sorrow, there is nothing in the world so irresistibly contagious as laughter and good-humour."

3. "No space of regret can make amends for one life's opportunity misused!"

2. "For it is good to be children sometimes, and never better than at Christmas, when its mighty Founder was a child himself."

So much of the Christmas spirit is captured in some of these lines and reflected in this redemptive story come to life on stage. We hope you will join us this season as we "honour Christmas" in our hearts and in our community. With all the joy we have this season we wish you the happiest of holidays and leave you with our number one, and what we know is Tiny Tim's number one quote:

1. "God bless us every one!"

~ Anna And Nathanael Fisher,  
Emerald Coast Theatre Company

**See ECTC's A Christmas Carol December 8-22.**

## ECTC's Jingle Jangle Christmas Dec. 16-21

Emerald Coast Theatre Company is also thrilled to present A Jingle Jangle Christmas Musical Revue. Mix, mingle, and enjoy live holiday musical selections performed by our talented vocalists. Enjoy classic holiday songs from some of your favorite Christmas musicals like "Have Yourself a Merry Little Christmas," "Snow," and of course, "White Christmas." Our cast will invite you to join in some beloved Christmas carols as well. Like a mug of hot cocoa, this event will warm your heart and get you in the holiday spirit.

Saturday, December 16 at 2.30 p.m.

Tuesday, December 19 at 7.30 p.m.

Thursday, December 21 at 7.30 p.m.

Anna Fisher, co-founder and Associate Artistic and Education Director of ECTC says, "If you look forward to hearing Christmas songs all year long, this show is for you. That warm, fuzzy feeling will take hold just



in time for Christmas."

Both will be staged in ECTC's main space located on the second floor of 560 Grand Boulevard in Grand Boulevard Town Center in Miramar Beach. Tickets range from \$30 - \$50 depending on the show time/day. There is an additional processing fee for ticket purchases. Purchase tickets online at [www.emeraldcoasttheatre.org](http://www.emeraldcoasttheatre.org). You can now choose your seats when you purchase your tickets.



# PCB *Flavor*

THE BEST OF LOCAL DINING

## IN THIS ISSUE

ISO: PCB's Best Southern Food

Recipe: Southern Squash Casserole

## ISO: PCB's Best Southern Food

By JACK SMITH

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

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## American Charlie

473 Richard Jackson Blvd., PCB | (850) 238-8340  
[americancharlie.com](http://americancharlie.com)

At American Charlie Grill & Tavern, we specialize in delicious fried chicken in various flavors. The perfect snack for game day or any day, our fried chicken will delight your friends and family. No matter what flavor you choose, our food will always be served fresh and hot to appease any craving. We also serve burgers, shrimp and more. There's something for everyone to enjoy. But don't take our word for it, come see for yourself.



## Capt. Anderson's Restaurant

5551 N Lagoon Drive, PCB | (850) 234-2225  
[captandersons.com](http://captandersons.com)

In almost every great memory we Southerners hold close, food was there. Capt. Anderson's Three Cheese Shrimp and Grits is a version of a Southern Classic. Creamy grits with fresh shrimp. Simple and genius.

## Schooners

5121 Gulf Drive, PCB | (850) 235-3555  
[schooners.com](http://schooners.com)

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



## The Wicked Wheel

10025 Hutchison Boulevard, PCB | (850) 588-7947  
[thewickedwheel.com](http://thewickedwheel.com)

Put some South in your mouth with the Wicked Wheel's award-winning southern fried chicken! After an overnight brine, this chicken is battered in a special blend of spices and deep fried in a cottonseed oil blend. With crunchy skin, juicy meat, and lots of flavor, there's a reason this chicken has won Best of Bay 8 years in a row. If you're feeling spicy, try the Wicked Wheel's HOT chicken, with just the right amount of heat to make you sweat!

## Boon Docks

14854 Bay View Circle, PCB | (850) 230-0005  
[boondocksfl.com](http://boondocksfl.com)

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







## The Deckhand Social

3901 Thomas Dr., PCB | (850) 238-8575

[thedeckhandsocial.com](http://thedeckhandsocial.com)

If it's Southern food you crave, come and enjoy the best on the coast. We ain't just whistling Dixie. Try our Pork Chops with okra and tomato gravy, served with cheese grits and collards. Mama's Chicken topped with cream gravy, Shrimp and Grits, Gator Bites and Chicken Salad are always favorites, too. Your favorite Southern sides, including Mac and Cheese, Green Beans, Sweet Potato Soufflé, Collard Greens and more, are on the menu.

## Teddy's Spaghetti and Pizza

7010 Thomas Drive, Panama City | (850) 234-5000

[teddyspcb.com](http://teddyspcb.com)

Try the best from Southern Italy! At Teddy's, fresh ingredients are coupled with decades of tradition. The lasagna is a family recipe taught by the owner's mother. The recipes used to create the house made pizza dough date back more than 40 years. Pizza of the month for December is the Bananas Foster Dessert Pizza! It's amazing - trust us - you don't want to miss this. 10" pizza with brown sugar, cinnamon, bananas and a drizzle of icing.



## Señor Frogs

15005 Front Beach Road, PCB

[senorfrogs.com/panama-city-beach](http://senorfrogs.com/panama-city-beach)

We're a restaurant where the perfect mix of fun and flavor converge, just like the sand and the aquamarine sea. Have a great time with your family and friends while enjoying delicious dishes and the iconic Señor Frog's yards. Try our pulled pork burger with BBQ sauce, crispy onion and a side of slaw, served in a brioche bun with wedge potatoes.

## San Marcos Mexican Grill Pier Park

101 Bluefish Drive, Suite 105, PCB | (850) 708-3097

[www.sanmarcosmexicangrillpierpark.com](http://www.sanmarcosmexicangrillpierpark.com)

Our best dishes are from Southern Mexico! 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 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.



## Schooner's New Year's Eve Celebration

Sunday, December 31st, 2023

Rock in the New Year with Schooners at our annual New Year's Eve Celebration! Featuring live music from Glory Days, this year's party includes a bonfire,

s'mores on the beach, a fireworks show and champagne toast at midnight! The celebration kicks off at 5 p.m. and lasts until 1 a.m.!



 Dining

# Restaurant Review: All Aboard The Deckhand Social

By PAUL BONNETTE

Are you in the mood for a relaxing meal in a tropical atmosphere overlooking beautiful Grand Lagoon? Look no further than Deckhand Social located in Pirates Cove Marina for a coastal themed restaurant with a variety of cuisine to fit even the pickiest palate. Whether you're craving the freshest seafood or the juiciest steak, Deckhand Social has it all, and the atmosphere is well... hard to beat.

Arriving at Deckhand Social only seems to add to the experience as the sights and sounds of a working boatyard are all around as if welcoming you and your crew on board to begin your culinary journey. The restaurant is newly renovated to reflect a the coastal relaxed vibe. It is not an exaggeration to say that this place has something for every member of the family. The restaurant not only overlooks the passing boats and ships inside the lagoon but also boasts a dockside pool and tiki bar designed to allow guests to let their cares float away while

observing famous Florida sunsets. The pool deck and Tiki hut transform during football season into the perfect place to gather to cheer your team on while watching the big screen with special football menu items and of course, drink specials to soothe your spirits when your team fumbles. During the busier summer season, it's also not uncommon to witness the occasional passing mermaid splashing about in the lagoon style pool.

Although much can be said about the tropical atmosphere, tasteful nautical décor and even the amenities this restaurant offers, the food is what steals the show. They have a wide range of appetizers to keep you snacking on, including Tuna Dip, Crab Cakes, Baked Oysters, and Corn Nuggets which we thoroughly enjoyed. The main course delivered by our exceptional server, who always managed to have a bright smile each time we spoke (despite my seemingly constant requests for honey mustard and ranch for my French fries) was one of the



heading back on board The Deckhand Social very soon to try the numerous other menu items they have on offer.

The Deckhand Social is currently open Wednesday -Friday from noon until 8 p.m. (9 p.m. on Fridays) and Saturday and Sunday from 10 a.m. – 9 p.m. on Saturday and until 7 p.m. on Sunday with Brunch specials on Saturday and Sunday 10 a.m. - 2 p.m. You can find them at 3901 Thomas Dr in the Pirates Cove Marina or for those who happen to be out enjoying our beautiful bay and gulf, pull in to Pirates Cove Marina for complimentary Boat Parking.

Check out everything The Deckhand Social has to offer at [www.thedeckhandsocial.com](http://www.thedeckhandsocial.com).



**Free Wine Wednesday?**  
You'd think we were taste-testing our own products.

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**Every Wednesday is free wine day!**  
Receive a bottle of Linderman's Cabernet Sauvignon or Chardonnay with the purchase of two entrees.  
**3901 Thomas Dr., PCB | (850) 238-8575**  
[thedeckhandsocial.com](http://thedeckhandsocial.com)

highlights of the experience. The main courses range in variety from Fettucine Alfredo with Chicken or Shrimp, Flatbread Pizza, Key West Mahi, Bone-in Ribeye and of course their famous Mama's Chicken topped with Cream Gravy and your choice for sides including Sweet

Potato Souffle', Cheese Grits, Collard Greens, Pasta Salad, or Brussel Sprouts.  
My verdict? All of it looked amazing, but the Cheeseburger and Blackened Fish Sandwich I tried was exceptional and I highly recommend both. I can also assure you that I will be

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or PCB @ 13575 Panama City Beach Parkway

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# Arnold Senior Freestyles into a First Place Finish



BY MARK MCQUEEN,  
BAY DISTRICT SCHOOLS  
SUPERINTENDENT

Let me start by saying our beach schools have always been a beacon of excellence – stellar teachers, an A+ student body – they’re basically the epitome of “what right looks like” when it comes to public education. And while I don’t get to shout it from the rooftops every day, I absolutely jump at the chance to brag about the accomplishments of our schools, teachers, and students whenever I can.

Today, let’s dive into the incredible story of none other than Ben Parsons, a senior sensation at J. R. Arnold High School. Now, Ben’s no stranger to the water – he’s been tearing

it up in the swimming scene for years. But, recently, Ben accomplished some swimming feats that are nothing short of incredible, and I want to celebrate him for those achievements.

In the 50-yard freestyle state competition, Ben clinched a solid third place, and smashed his own personal best time by nearly a full second. But wait, there’s more! Ben took the gold in the 100-yard freestyle state competition and was named THE Florida State Champion. Additionally, he also obliterated his old personal best by over a second.

While celebrating Ben and all of his hard work, I’d like to take a minute to also recognize one of the real MVPs behind Ben’s aquatic triumph – the fantastic Jennifer Morgan, the swim and dive coach at Arnold. Major kudos to both Ben and Coach Morgan – their teamwork deserves a standing ovation! Furthermore, it goes without saying, but I need to say it, their efforts are always supported by Arnold Principal Britt



Smith and Athletic Director Ricci Green. Their leadership is invaluable, and their support for student-athletes and coaches is endless and appreciated.

I am so proud of all of our student-athletes, and their coaches, who pour countless hours into the pursuit of perfection in their various sports. Congratulations to ALL athletes and coaches, particularly to our newly minted State Champion, Ben Parsons.

## Library Events

### Holiday Mountain Dulcimer Concerts

The public is invited to listen to the sweet songs of the mountain dulcimer during two holiday concert performances. Learn a little bit about the history of the mountain dulcimer and the local 11th Street Mountain Dulcimer group that practices at the Bay County Public Library. The holiday concert includes well-known favorites and some traditional British Folk Christmas Carols that might be new to you!

The performances will take place at the following locations and times:

- Panama City Beach Library (12500 Hutchison Blvd, Panama City Beach) Wednesday, December 13 at 10 a.m. CST
- Bay County Public Library (898 W. 11th St., Panama City) Friday, December 15 at 2 p.m. CST

Mountain dulcimers are available in the Northwest Regional Library System Collec-

tion for checkout if you are interested in seeing if you’d like to take up the instrument. Library cards are free to Bay, Gulf and Liberty County residents. If not a resident, a library card is \$20 for a year!

### Holiday Book Launch with Author Michael Lister

The Bay County Public Library is hosting an author event with Michael Lister on Wednesday, December 13 at 5:30 p.m. in the Bay County Public Library Meeting Room. The program is free to attend and open to the public.

Learn all about Michael Lister’s newest John Jordan mystery, *A Rush of Blood* (Release Date: December 19) and his writing process. Michael Lister will have a variety of his books available for purchase and book signing, perfect for the holiday season. There will also be live music performed by Michael Lister and Lucky Mud. In addition, Santa will be in attendance and Mi-

chael Lister will give away books as part of his annual holiday book giveaway.

New York Times bestselling and award-winning novelist Michael Lister is a native Floridian best known for his acclaimed John Jordan “Blood” mystery thriller series. Captivated by story since childhood, Michael has a love for language and narrative inspired by the Southern storytelling tradition. *A Rush of Blood* is Book 30 in the John Jordan series. Ten years ago, a second grader disappeared from his school’s fall festival. The Sheriff’s office is finally ready to make an arrest when another child vanishes. John Jordan must race the clock to solve the case or be responsible for the death of not one, but two children.

The Bay County Public Library is located at 898 W. 11th Street, Panama City. For more information about the Bay County Writers Fest or other li-

*Continued on next page*



SUNDAY, DECEMBER 31  
**ROCK IN THE NEW YEAR**  
with FIREWORKS and GLORY DAYS PERFORMING LIVE!

Beach Bar and Bonfires. Dinner Specials. Fireworks and Champagne Toast at midnight. **Glory Days performing LIVE** - a must see for the Schooners' entertainment faithful. This will be a night to remember!

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 Wellness

# Igniting Success: Breakfast Point Academy's Middle School Shines Bright

BY CLINT WHITFIELD,  
BPA, PRINCIPAL

I am thrilled to share with you the remarkable achievements and exciting opportunities offered at Breakfast Point Academy's Middle School, where our Stingray students are not only thriving academically but also diving into enriching experiences that set the stage for a successful future.

One of the standout features of our middle school is our commitment to Career and Technical Education (CTE) programs. We take great pride in provid-

ing our students with hands-on experiences that go beyond the traditional classroom setting. At Breakfast Point Academy, our Stingrays have the chance to earn industry certifications, equipping them with valuable skills and a competitive edge as they embark on their educational journey. The emphasis on CTE programs reflects our dedication to preparing students for the real-world challenges they will face in their chosen careers.

Our students have consistently demonstrated excellence in their academic pursuits, partic-



ularly in our History Fair projects. At both the local and state levels, Breakfast Point Academy has made a significant impact, with our Stingray students consistently delivering outstanding

performances. Their research skills, creativity, and dedication have not only earned them accolades but have also showcased the depth of their understanding of historical events.

In addition to our strong focus on academics, our middle school boasts a vibrant array of clubs and extracurricular activities that cater to a variety of interests. The MathCounts club offers a platform for students to explore the fascinating world of mathematics, fostering a love for numbers and problem-solving. The Beta Club encourages leadership, character, and service, instilling values that extend beyond the classroom.

Our Chess Club provides a stimulating environment for strategic thinking, while the Fellowship of Christian Athletes club offers a supportive community for students to grow both spiritually and athletically. At Breakfast Point Academy, we understand that a well-rounded education goes beyond text-

books, and our variety of clubs provides opportunities for personal development and enrichment.

No mention of our middle school would be complete without highlighting our exceptional sports programs. Our Stingrays have excelled in various middle school sports, showcasing their talent, sportsmanship, and teamwork. The commitment to physical fitness and the pursuit of excellence on the field or court instills values that will benefit our students throughout their lives.

As we celebrate the accomplishments and opportunities at Breakfast Point Academy's Middle School, we invite you to witness the pride and excitement that permeate our hallways. Our dedicated educators engaged students, and supportive community come together to create an environment where academic achievement and personal growth go hand in hand. #RaysRise

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## LIBRARY

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brary programming, call (850) 522-2100 or visit [www.nwrls.com](http://www.nwrls.com).

### Sean Gaskell Brings the West African Kora to the Library this January

Listen and learn about a beautiful instrument, the West African Kora. Sean Gaskell will share the history of this instrument and his experiences learning his craft.

The performances will take place at the following locations and times:

- Panama City Beach Library (12500 Hutchison Blvd, Panama City Beach) Wednesday, 1/10/2024 at 10 a.m. CST
- Bay County Public Library (898 W. 11th St., Panama City) Wednesday, 1/10/2024 at 3 p.m. CST

Sean Gaskell features songs on the kora, a 21-stringed West African harp. As a student of the instrument, he studied under the instruction of two musicians at their home in Brikama, Gambia, over multiple extensive visits. The kora is traditionally played by oral historians known as Griots. Many songs featured on the kora preserve an 800-year history dating back to the founding of the Mande empire. Gaskell has presented adult, youth and family programs at over 350 libraries and a multitude of k-12 schools, colleges, universities and assisted living facilities throughout the United States and Canada.

Website [www.seangaskell.com](http://www.seangaskell.com).

# Great Expectations Make Marriages Flourish



BY JAMIE C. WILLIAMSON, PhD

Couples get what they expect. One primary difference between couples who make it and those who don't is that those who stay happy have high expectations for their marriage and each other.

This may seem a bit counterintuitive. I'm sure you've heard many relationship experts (or your own mom) say that the main cause of marital unhappiness and the high divorce rate is that couples have unrealistically high expectations for each other and their marriage.

However, relationship research suggests otherwise. According to clinical psychologist and creator of Cognitive-Behavioral couples therapy Donald Baucom, the couples with the greatest expectations for their relationship and each other usually create the highest quality marriage.

I think it works like this: Couples with high expectations for the well-being of their relationship work hard to maintain positive feelings toward each other, and they stay optimistic about their relationship and are resilient in the face of inevitable relationship and life challenges.

Fortunately, all three of these characteristics can be learned.

## Maintaining Positive Feelings

Positive feelings about each other form the foundation of relationship well-being. John Gottman stipulates that fondness and admiration are two of the most important elements in maintaining a rewarding, long-lasting marriage and that, without them, couples will not thrive.

Most couples begin their marriage with positive feelings about one another and can easily maintain them until something goes wrong. To guard

against this, couples with high expectations for their relationship take action to maintain and increase their positive emotion about the present by turning toward each other for quality conversation and connection, physical pleasures, and enjoying activities together.

Equally, if not more important, these couples also know how to restore their positive feelings for each other after a negative relationship incident by cultivating forgiveness and gratitude. They have learned how to make meaningful apologies, which promotes trust. They have learned the value of true forgiveness, which comes easier because of their overarching positive regard for one another promotes empathic understanding. And they re-focus on the positive aspects of their partner and their relationship by adopting an attitude of gratitude.

## The Optimism - Resilience Connection

High expectations inherently create a sense of optimism about the future. Positive psychologist Martin Seligman's PERMA theory of well-being stipulates that Optimism is one of the "key contributors" to individual wellbeing. And I believe that a couple's Optimism about their relationship is also one of the "key contributors" to their relationship wellbeing because optimism promotes a couple's belief that they can and will work together successfully to:

- cope with each other's minor mistakes or relationship transgressions (e.g., everything from forgetting to pay the bills to lying about it);
- respond to negative external influences (e.g., challenging in-laws, unexpected home repairs);
- adapt to challenging life experiences (e.g., becoming parents, serious illness, job loss).

Relationship Resilience requires that couples have positive emotions, communication skills, and cognitive and behavioral flexibility. Couples with high expectations and the associated optimism about their relationship, either have these qualities or use their combined resources to learn and master the skills needed to move through the challenge. These couples flourish as a result of the renewed



relationship commitment their resilient effort required and the relationship pride they feel as a result of their success.

Couples who stay happily married aren't happy with each other every day.

Like all couples, those who flourish experience the dynamic ups and downs of everyday family life, financial concerns, in-law issues, housework, work-life balance, and the stress of creating happy holiday experiences for their family.

Couples who flourish also have high positive expectations for the well-being of their rela-

tionship. They work at maintaining positive feelings about one another, and their high positive expectations engender optimism that drives resilience in the face of internal or external challenges to their relationship. As a result, these couples get what they expect.

If you've lost optimism for your relationship or are having difficulty mustering the relation-

*Continued on next page*



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 Wellness



By DR. RICHARD CHERN M.D.

Sleeping through the night seems like an impossible task for many of us. Waking up at three or four in the morning can be an everyday ordeal for many as we age. You should already know sleep is one of the most important tools to heal our bodies, maintain the immune system, keep our mind invigorated

and our memory healthy. So, you would think we would sleep better as we age.

The effects of sleep deprivation are more than just a day of feeling tired and fighting to make it through. Sleep deprivation has been well studied and has catastrophic long-term results. Besides daytime sleepiness, irritability and a shortened attention span, sleep deprivation causes obesity, hypertension, diabetes, anxiety, heart attacks, reduced sex drive, impaired memory, and depression. That's not, might cause, that's does cause.

Did you know that the rate of heart attacks increases with daylight savings? A New England Journal of Medicine study



showed a 24% increased risk of heart attack on the Monday morning after daylight savings. Waking up just one hour earlier can put at risk people over the edge.

A lack of sleep decreases your ability to make new memories by up to 40%. Sleep impairs the hippocampus which is the key player in memory formation. This can only be reversed by getting adequate sleep.

Sleep is also a primary way to reduce cortisol levels. Cor-

tisol is responsible for increasing blood pressure, stress, and anxiety.

Hormones are a primary driver in our body's ability to stay asleep. When was the last time you woke up feeling refreshed in the morning? If you can't remember

a time you slept well. If you drink more than one serving of caffeine daily. If you have hypertension, diabetes, irritability, or other symptoms described above then you need to call us at (850) 837-1271 for an appointment. You should probably call right now because if you are not sleeping well you might not remember reading this article when you wake up sleepy tomorrow.

Dr Richard Chern MD and Sue Griffin ARNP specialize

in hormone therapy and have the largest and longest-running bioidentical hormone therapy practice in the Southeast. Dr Richard Chern is also part of the teaching staff for Biote and has taught new providers in our area and across the country how to properly treat patients. There is a lifetime of learning in the treatment of hormones and treatments, and results are not the same everywhere. Don't make the mistake of seeing a provider who dabbles in everything and think you are getting the best treatment. At a minimum, make sure you are seeing a Platinum Provider. Getting your labs and having a consultation is easy and affordable.

*Dr. Richard Chern M.D. and Sue Griffin ARNP are currently accepting new patients so don't miss out on this opportunity. Call (850) 837-1271 today and make an appointment.*

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**GREAT EXPECTATIONS**  
*continued from previous page*

ship resistance you need to face your current challenges, share this article with your spouse. Then, together, decide how you will learn how to increase your positive regard for one another and capture the Teflon-like

magic of the optimism-resilience connection. That, my friends, will become your relationship superpower.

Let me know if I can help.

*Jamie C. Williamson, PhD is a FL Supreme Court Certified Family Mediator and Couples Counselor who is part of the Gottman Referral Network. She is an owner and part-*


*ner at Amity Mediation Workshop, a mediation practice specializing in "friendly divorce" mediation and psycho-educational counseling for couples and co-parents. Dr. Jamie speaks frequently on relationship topics and authors the blog "Work it Out." You can find her online at amitymediation-workshop.com.*


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# HEARING LOSS COMMUNICATION TIPS FOR THE HOLIDAYS



hearing aid components. So make sure to pack enough to last you the whole trip – and then some! Keep your batteries and any electronic parts in a waterproof container, and avoid exposing them to extreme temperatures for a prolonged period.

Want more tips on how to prepare for the holidays with hearing loss? **Call us today to schedule your free hearing test or try the latest hearing aid technology.**

The holidays are a time for family members and friends to celebrate traditions, catch up, and enjoy each other's company. Throughout the celebrations, it's essential to create environments and opportunities that are comfortable and supportive for you or your guests with hearing loss, so that everyone can participate in meaningful and welcoming ways.

### CREATE A HEARING LOSS-FRIENDLY ENVIRONMENT

Simple adjustments, that support hearing and sight, help create an environment that makes it easier to focus on communication. Some tips:

**Cut down on background noise.** Eliminate background sounds such as holiday music, television or video games sounds, or appliances running during your get-togethers.

**Make sure areas are well lit.** No need for mood lighting! Brighter lighting makes it easier to see people's faces and catch non-verbal cues that help with communication.

**Keep sight lines open.** Remove large centerpieces or scale back on holiday decorations that block sight lines, so that guests can see one another clearly.

**Arrange for circular seating.** Smaller round tables ensure faces are visible for lipreading. Avoid sitting where you face a window or a distracting background, making it harder to see people's faces and read lips.

**Designate a quiet area.** Set aside a room or space that is free from the noises of the festivities, where people can engage in one-on-one conversations or take a break from listening throughout the gathering.

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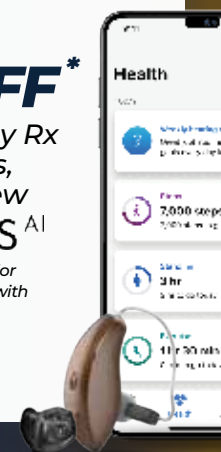
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Article Sources: HLAA. Excerpt from "Hearing Loss Communication Tips for the Holidays" <https://www.hearingloss.org/hearing-loss-communication-tips-for-the-holidays>. Accessed 20 November 2023.

[www.HearAgainAmerica.com](http://www.HearAgainAmerica.com)

 Musing

## Sean of the South: Small Gifts



BY SEAN DIETRICH

Birmingham, Alabama—the 1970s. The hairstyles are ridiculous. Fashions are even worse. It's Christmastime in the Magic City.

Early evening. A young couple arrives in town to visit family. They are working-class poor. He is overworked and underpaid. She is too.

Still, things are looking up. Even though it's hard making ends meet, they have each other.

It hasn't been a great day. But it's going to be. They just coasted into a Magic City on magic gasoline fumes. They have enough magic cash for the return-trip home, but that's about all the magic they have left.

They wander into Bruno's supermarket. They are shopping on a shoestring budget.

The music overhead is Bing

Crosby. "Silver Bells" is the tune.

She pushes a cart. He follows. They are only buying necessities. No fancy stuff.

He listens to the music on the intercom. He lets his mind wander while Bing sings:

"Strings of street lights,

"Even stop lights,

"Blinkin' red and bright green,

"As the shoppers rush home with their treasures..."

He sees something that interrupts his daydream. It's a five-dollar bill, lying in the aisle. Crumpled. Nobody is around. He looks both ways.

He bends to pick it up. This is the '70's, five bucks can do a lot. It can buy six gallons of gas, or canned goods for a few suppers.

"Honey look!" he says.

And just like that, a bad day has become a good day. He unfolds the bill. He looks at Abe Lincoln's stoic face. Even old Abe seems happy about this particular holiday blessing.

"Wow," she says. "Aren't you lucky?"

Luck isn't the word. It's a blessing from On High. Magic, even. It's a sign that things are going to get better. That's what it is.

But it's short lived. Something's wrong. There's a pang in his stomach. He can't keep this five dollars. He doesn't know why. It just



doesn't feel right. So he takes the money to the store manager, even though he'd rather not.

"I found this on aisle twelve," he says. "Maybe someone lost it." The manager thanks him.

The couple checks out. Their cashier is wearing a Santa hat, punching buttons on the register.

She's about as cheery as a bucket of room-temperature coleslaw.

Bing sings: City sidewalks, busy sidewalks, Dressed in holiday style, In the air there's a feeling of Christmas..."

The cashier places the items into paper bags. The young couple nearly empties their wallets to pay the bill. "Merry Christmas," the man says to the cashier.

"If you say so," the cashier says.

His wife rolls the cart toward the door. He is noticing how lovely she looks tonight. If it weren't for the low balance in their bank account, nobody would know the difference between this woman and royalty.

They are about to exit when they hear hurried footsteps behind them.

"Sir!" a voice yells. "Wait!"

It is the manager. He is accompanied by a young black boy. They are jogging after the couple.

"This kid wants to thank you,"

the manager explains.

"Thank me?"

Then boy starts to cry. "My mama sent me to the store for bread and milk, and I lost the money she give me.

"I thought we was gonna hafta skip dinner again, and I was gonna be in trouble. I looked everywhere for that five bucks."

The boy wipes his eyes with his sleeve, then shoots his hand outward. "Thank you, sir," the boy tells the man. "And merry Christmas."

They embrace. They part ways. The couple leaves the supermarket. Before they crawl into their car, the man looks into the night sky.

He could've kept that money. But he didn't. He wonders why this is. What made him do it?

Maybe there is something up there in that sky. Something big, just beyond the stars. Maybe it's in the trees, the ground, the air, and on aisle twelve.

Maybe it's in everything. Inside young couples, little boys, grumpy clerks in Santa hats, and store managers. Perhaps it's bigger than the Milky Way, but so small you might miss it.

A handshake, a hug, or five bucks. Something found in department stores, beer joints, sanctuaries, beneath bridges, on city busses, or baseball games. In the YWCA Family Violence Center, the nursing homes, the prisons, or Children's hospital.

I don't know what you call it. I don't care what you call it. It's magnificent. It's real. It's what the twenty-fifth of December is all about.

And there's plenty of it here in the Magic City.



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BY DR. KERRY KNIGHT,  
EMERALD BEACH CHURCH OF  
CHRIST

I don't know about you, but I miss Andy Williams singing that song in our title. He left us September 25, 2012. I hope he's still singing that song up THERE.

*It's the most wonderful time of the year, with the kids jingle belling, and everyone telling you be of good cheer, it's the most wonderful time of the year.*

The season is wonderful for young and old alike. The kids love it as they await gifts from Santa. Families are brought together who may have been apart for a year or more. Everybody seems to be in a better mood. "Merry Christmas" replaces the

# A Minister's Message: **It's The Most Wonderful Time of The Year!**



usual "what's up?" Those who enjoy shopping find their nirvana as folks rush through the department stores, many happy they got a Christmas bonus to ease the bleeding from the wallet.

And many are in the spirit of being a little more Christ-like. Those who don't usually attend a church service will slip in for a holiday sermon and communion. They are nicer to others and even have a lump in their

throat when they hear of someone whose Christmas didn't turn out so well. Too bad we can't make this "most wonderful time" a year-round experience. But speaking as a minister, we'll take what we can get.

We don't actually know the exact date of Christ's birth. Some believe it was in the spring. But no matter, if we can have people thinking about the Savior of the world, regardless of the timing, it's a good thing,

don't you think? The very fact that He did come into the world to redeem us, and that the invitation still remains relevant, gives us all room to have wonderful joy.



It truly is the most wonderful time of the year. This is the season where we put our differences aside and our hearts are filled with love and compassion for our fellow man. If only we could find a way to capture and save this feeling the rest of the year. Join us at our holiday worship services as we celebrate Christ and all of the wonderful things he provides.

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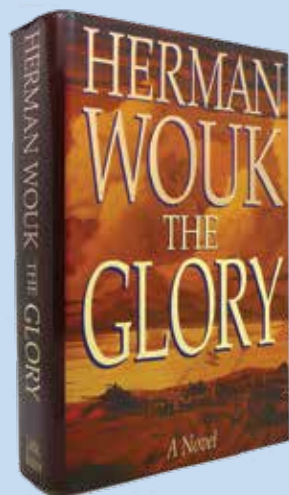
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## The Glory by Herman Wouk

REVIEWED BY JACK SMITH

I hope you took my advice last month and read "The Hope" by Herman Wouk. If you did, get ready for "The Glory." Both books cover the birth of Israel and its turbulent history. "The Hope" opens in 1948 and culminates with the triumph of the Six Day War in 1967. As the story resumes in "The Glory," Wouk portrays the young nation of Israel once again pushed to the brink of annihilation and sets the stage for today's ongoing struggle for peace. Wouk takes us from the Sinai to Jerusalem to the raid on Entebbe and from Camp David to the lives of historical figures like Golda Meir, a Bronx housewife who, as Prime Minister, steered Israel to several victories. This book is definitely the easiest and best way to read the history of Israel in the 1960s and 1970s. I did start to wonder what the rate of affairs and divorce in Israel was during this time period, because it seems



like all of the characters were embroiled in torrid affairs and had turbo charged libidos. This may have occurred due to the thought "party tonight, for tomorrow we die." These extraordinary novels have the authenticity of all of Wouk's books and together strike a chord of hope for all of us. These are two of my favorite books and I encourage you to run, not walk to your nearest bookstore or library.



# The Psychology of Flooring: How it Affects your Home's Atmosphere

BY AUBRIE ROUNDS, MARKETING COORDINATOR, FLOORING DEPOT OF PANAMA CITY

We spend a lot of time in our home. It's a space for sleeping, working, eating, entertaining, and recharging. It's personal, safe and comfortable. That feeling of comfort is critical for your emotional well-being. What you may not realize is that your home's flooring can set the tone and atmosphere of your living space.

Picture your dream home and how you want to feel when you walk through the door. Do you want your home to feel cozy and comfortable? Luxe and modern? Serene and peaceful? You may even want each room to have a different ambience than the other.

Many times, we base our interior design choices on current trends, but by understanding the way your flooring impacts the mood of your room, you can make informed decisions that enhance the harmony and create lasting comfort in your space.

## **Modern with Laminate and Vinyl:**

Laminate and vinyl offer budget-friendly and versatile flooring options for modern living spaces. And when we say vinyl, we aren't talking about the old type of vinyl in your grandmother's kitchen. The new laminate and luxury vinyl plank (LVP) flooring options manufacturers are producing mimic the look of natural wood, are extremely durable and are low maintenance. They come in a variety of styles and colors, creating versatility for your individual style.

Luxury vinyl plank (LVP) is great for Floridian homes because they hold up well to high traffic, look beautiful and like wood, but do not require the same maintenance as wood. It is an easy to clean flooring choice, which in turn, helps create a low-stress environment for the homeowner.

**Serenity with Natural Stone and Tile:** Easy to clean and cool to the touch, it's no

wonder tile is also a popular choice in Florida. It's also the perfect option for those trying to make their home feel like a peaceful escape from life's craziness.

Natural stone and tile evoke a sense of serenity and connection to the natural world. Often used in bathrooms and kitchens, stone and tile can create a clean and serene atmosphere. Again, tile is a durable and easy to clean product for your home. In addition, there are a lot of fun colors and designs, so you can create any look that you want to reflect your personal preferences.

## **Warm and Cozy with Carpet:**

Carpet is known for its warmth and comfort, making it a popular choice for bedrooms and living rooms. Soft, plush carpeting can create a cozy and inviting atmosphere, perfect for relaxation and comfort.

A carpet's softness underfoot isn't the only reason it's an inviting choice. During the colder seasons, carpet can make your room a comfortable place to

be as it acts as a natural insulator, providing physical warmth. Carpet also absorbs sound, creating a quieter environment for you to relax in.

## **Cool Elegance with**

**Hardwood:** Hardwood floors exude a timeless elegance and sophistication and are often found in formal areas of the home. Hardwood can make a room feel refined and inviting, as well as provide a classic backdrop for varying interior design styles.

Hardwood also provides visual continuity, making it perfect for smaller spaces. The uninterrupted flow of wood can enhance the visual impact of an area.

**The Power of Color:** The color of your flooring is another factor that contributes to the ambience of your home. Light colors tend to make a room feel spacious, clean and airy while dark colors create a warm and cozy feel.

Cool tone colors create a sense of calmness and tranquil-

ity and are the perfect option for bedrooms, bathrooms, and any other areas of your home where relaxation is desired. Warm tone colors are cozy and inviting, perfect for living rooms and other shared spaces where you would like to create a sense of "home."

The psychology of flooring is a fascinating aspect of interior design that goes beyond aesthetics and functionality. Your choice of flooring can deeply impact the atmosphere, mood, and overall well-being of your home. If you would like help curating your home's ambience, Flooring Depot of Panama City is here to help! It's the perfect time to shop as we are running our Home for the Holidays Sale from now until the end of the year, with great deals on flooring, cabinets, countertops, and more! Stop by our main store at the corner of 15th Street and Lisenby or come by our Beach location on Back Beach Road. Call us at (850) 785-2216 or visit our website at [flooringdepotofpanama.com](http://flooringdepotofpanama.com).

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# Design and Culture: Local Design

RiverCamps on Crooked Creek is one of the many beautiful communities located in the Panama City Beach area. It is pure serenity with its open and peaceful natural vistas. Another draw is the architecture and interior design of the homes. Laura Dobbins is a local interior designer. She is originally from Birmingham, Alabama, and has been in Panama City Beach since 1993. Dobbins has been a designer for over 20 years and recently completed her home in RiverCamps. She allowed us in to see her lovely and cozy modern cottage home.

The exterior of this charming cottage has a rustic cabin feel with some contemporary components. The colors accentuate the home's natural environs, while slightly modern touches such as the metal roof and dark windows keep it firmly in the twenty-first century.

This RiverCamps interior is sleek and modern with clean lines. It utilizes dark and warm colors to create an inviting space for entertaining. Contrasting elements such as the flat panel door style in matte black, the light countertop, the luxury vinyl floor in a natural wood color, and the touch of natural wood on the island work together beautifully. The furniture selections, the barnwood door, and the lanterns with driftwood add a rustic feel to the spaces. Throughout the home, a black and white palette offers a coherent color theme with soft textures and warm color tones added in through furniture and accessories to create minimalist yet welcoming spaces. Some of my favorite touches are the chandeliers in the master bedroom and the use of driftwood throughout the design.



Architect: Bryan Almodovard of Almodovard Drafting and Design  
 Builder: Cam Cameron of JC Homes  
 Interior Designer: Laura Dobbins



Countertops by Granite Plus. Viatera Calacatta Sol Quart



If you are looking for a local interior designer, Laura Dobbins would love to assist you with your next project. you can contact her at (850) 625-1736 or email her at [lauradobbins3@yahoo.com](mailto:lauradobbins3@yahoo.com). You can also follow her on Instagram [@Lauradobbins3](https://www.instagram.com/Lauradobbins3).



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# Focus on the the Big Three for a Firm Financial Foundation

By RANDAL LOCKLIER,  
PRESIDENT, GULF FINANCIAL

What a wild ride it has been for the economy and markets the last few years. Retirees have a lot of obstacles to confront in

the quest to build a solid financial plan. There are two wars, political uncertainty, rising interest rates, and inflation that just won't seem to go away. You may be wondering what steps to take

to make sure your retirement plan is in good shape heading into 2024. For most, a focus on the Big Three (Taxes, Income, and Risk) would be appropriate. Let's tackle these one at a time.



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[randy@gulffinancialgroup.com](mailto:randy@gulffinancialgroup.com)



### Taxes

It's no secret that taxes are heading up across the board. Many increases have been legislated and more are on the way. Does it make sense to pay taxes now under low Trump Era rates or wait until they increase? For many it might be a great time for a Roth Conversion. This strategy involves converting IRA assets to a Roth IRA and paying the income taxes in the current period. If early in retirement, this can be a great way to get tax free income in the future. Additionally, tax efficiency can be achieved utilizing a mix of account types, trusts, tax deferral and tax-free investments like municipal bonds.

### Income

The most common question we get when meeting for the first time with prospective clients is: How can I generate enough income with my retirement savings to maintain a certain lifestyle AND not run out of money? At Gulf Financial, income is job one. If we can create enough income the rest of the plan becomes simple. Fortunately there are a number of ways an independent Fiduciary advisory can create income. With interest rates at a 30 year high, it's a great time to buy Fixed Income instruments such as CD's, Pension Annuities, structured notes, dividend stocks, and high quality corporate bonds. We are seeking to create yield (that means earnings) in client portfolios above 6 percent at a very

low risk to principal. As we near or enter retirement our focus must shift from growth to asset preservation and income. When buying Fixed Income, utilize a ladder strategy and buy several different maturities at once.

### Risk

Most economists and stock analysts perceive that there is significant risk in the current market. There are a few economic indicators that would suggest we are heading for recession and market correction sometime in 2024. The first indicator is what we term an inverted yield curve. That's when the 2 year treasury bond pays more than the 10 year treasury. That's the current situation. A recession has occurred 100% of the time this has happened in the past. It may not happen again but we are ready if it does. Another indicator is the Price/Earnings (PE) ratio of the market. PE ratio is a valuation measure. It is very high now and that's a signal that stocks are overvalued and ripe for a pullback. Our experience tells us most retirees are far too aggressively invested in mutual fund and etf portfolios. Reduce risk by hedging your bet with risk-free, principal protected, and buffered products in the Fixed Income markets. Consider reducing equity exposure and increasing your cash position as current money market rates are approaching 6%. Any large drawdowns are destructive and catastrophic to a retirement plan and must be avoided.

It's a great time for a second opinion. Analyze your current portfolio and take steps now to protect your future. Consider an Independent Fiduciary Advisory like Gulf Financial, required by law to always act in your best interest.

Happy Holidays from the Gulf Financial Family to yours! Be happy, safe and blessed!

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# The Tax Season Hustle & Bustle Makes December A Busy Month for Tax Collector Offices

Heed these reminders to insure a top notch customer service experience



December is one of the busiest months of the year for the Tax Collector's Office. Trays of mailed property tax payments come rolling in each day in addition to increased lobby traffic due to property tax season. To assist customers who need to visit the office this month, here are a few things to keep in mind as the holiday season approaches:

**Holiday Office Closure:** Before you make plans to visit an office, please check our website for holiday closures.

**Online Services:** Many services, including registration renewals and property tax pay-

ments, can be completed online at [BayTaxCollector.com](http://BayTaxCollector.com). You can pay online with an e-check for FREE!

**Drop Boxes:** Drop boxes are located at each of our office locations. You can drop off your property tax payment (no cash please) without having to wait or step foot into the lobby.

**Road Test Eligible Drivers:** If you have a driver who is eligible to take the road test in December, please make an appointment at [BayTaxCollector.com](http://BayTaxCollector.com). Appointments are available at all four offices and are required to take a road test. When you bring in your driver for his/her road test, you will need the following:

- A parent/guardian must accompany the driver to the office if the driver is under 18.
- Proof of Florida insurance on the vehicle being driven for the test.
- Vehicle horn, brake lights, turn signals and seat belts must

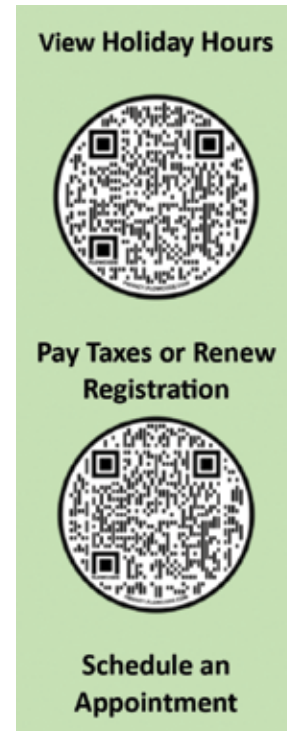
all be working and windshield be free of cracks to pass safety inspection.

- Driver must have held a learner's permit for one full year if under 18 to be eligible to take the road test.

**Heavy Vehicle Use Tax Renewals:** The HVUT is a fee assessed by the federal government for vehicles over 55,000 pounds operating on public roadways. The fee is due in August of each year, but proof of submitted tax (IRS Form 2290) OR proof of payment (credit/debit card receipt or front/back of cancelled check or other receipt for payment) is required, along with proof of insurance when renewing the registration for these large vehicles, each December.

If you have a fleet of HVUT vehicles in need of renewal, please plan accordingly to ensure you have the correct paperwork and your renewals are submitted on time. If you need a copy of your 2290, we recommend you request it early.

**Heavy Trucks:** In addition to HVUT vehicle requirements, vehicles with a gross weight of 26,001 pounds or more are also required to provide a proof of commercial vehicle insurance in the form of a Certificate of Liability Insurance or the ACORD form. These must be presented at renewal time as they contain information that must be entered



[BayTaxCollector.com](http://BayTaxCollector.com) or through the State's website at <https://mydmvportal.flhsmv.gov>. A self-service registration renewal kiosk is also available in the Publix on 23rd Street. You can renew your vehicle registration and print your decal on site. Please note vehicle registrations more than eight months delinquent as well as vessel and mobile home registrations do require a visit to our office.

**Vehicle Renewal Kiosk:** A vehicle renewal kiosk is located inside the Publix on 23rd Street near the cash registers. You can renew your vehicle registration and print your decal on a weekend, after hours, or while grocery shopping via the kiosk. Additional service fees apply.

Have questions? Many of the transactions we complete can be a bit complicated. We understand you may have some questions. We encourage you to visit our website [BayTaxCollector.com](http://BayTaxCollector.com) to get many of your questions answered. Website visitors can use the search bar to search by topic, click on the green question mark in the bottom right to chat with our chat bot, Scout, or click the expanded menu in the middle right of the page.

Please visit [BayTaxCollector.com](http://BayTaxCollector.com) for more information related to property taxes and the other services provided by the Tax Collector's Office.

into the state renewal system for a registration to be issued.

**Mobile Home Renewals:** In the state of Florida, mobile homes must be registered. A numbered decal, instead of a metal license plate, is issued for identification. State statute requires mobile home registrations be renewed annually by December 31, unless assessed as real property. A delinquent fee is charged if the registration is not renewed by the 10th of the following month.

During the holiday closure, many services can be accessed at

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# Insights for Investors: Fear or Optimism for Investors



BY MAURICE STOUSE, FINANCIAL ADVISOR AND BRANCH MANAGER

It has been noted that most people, when they hear or read things that speak to fear, respond with seeing that (about 70% of people) as credible. They believe it, or are motivated by it, or act because of it. Optimism by contrast tends to stir skepticism. Today's investors and savers are faced with both messages on almost a daily basis.

Inflation has had its steepest decline in over 70 years, yet most consumers don't see it that way and are fearful for the economy. That is either because of what they experience at the grocery store or the gas pump. And for sure those on the lower end

of the income spectrum feel it mostly because they spend most of their money on living vs. saving or investing or buying luxuries. Gas prices, when adjusted for inflation, are lower than they were 45 years ago. When adjusted for inflation, a gallon of gas in 1978 was \$4.37 in today's dollars. As of October of this year, it was \$3.91 (down from \$4.11 in September). And cars are more fuel efficient today. In other words, it takes fewer gallons today to go 100 miles than it did 45 years ago. The fear is that this necessity is more expensive than ever. The optimism is that it means consumers have more dollars to spend on other things. Consumer spending tends to support that.

Groceries are of significance. Groceries, like most other things, went up over 10% in 2022. So far in 2023, they are up 3.7% year over year. The inflation rate (The Labor Department's number) came in at 3.2% for all inflation when that was reported in mid-November. That is down from over 9% late summer of 2022. Groceries over time have been closer to the overall infla-



tion rate of 3.2%. Many grocery store chains passed their costs on to consumers, and one concern is that they are paying lower wholesale prices now, yet they are not passing those onto the consumer. Their earnings tend to suggest that.

Have you ever heard of FOMO? That is "fear of missing out." That drives buying and investing behavior, because people see it as credible. The problem is that asset prices (think the so called magnificent seven stocks or housing prices over the last few years) accelerate well beyond their long-term valuations in a very short period. Some also call that a form of momentum investing. These assets appreciate with added risk. But, the fear of missing out is beyond the fear of these assets perhaps being overpriced.

Many investors think that U.S. companies, beyond those seven (Tesla, Amazon, Nvidia, Apple, Microsoft, Alphabet, and Meta), are performing rather poorly. The rest of the stock market – the other approximate 3,500 stocks – have been relatively flat. Earnings growth for the S&P 500 is now positive at approximately 3.2 year over year.

Raymond James Chief Investment Officer Larry Adams (CIO) note: "With 80% of the S&P market cap having reported, the 3Q 23 earnings season was generally solid. The earnings recession officially ended as the S&P 500 posted its first quarter of YoY EPS growth in four quarters, and the percentage and magnitude of beats were both above the 10-year averages. The strongest performers were the mega cap names, which saw earnings growth

of >40% YoY during the quarter."

We take note that historically stock prices tend to follow earnings. That is optimism, however, not fear.

The optimist sees huge growth in productivity, economic and wealth growth.

The pessimist sees job losses, even though past technological innovations have resulted in job gains and standard of living gains. The potential impact across all sectors of the market and the industries they represent could be substantial.

Current rates on cash like alternatives like CDs is over 5%. Many investors and savers have taken advantage of this and are shying away from equities or even bonds. The common theme is that this is the most practical approach. Historically, when investing for the long term, if investors wait to see if stocks and bonds do better, they might be missing out on the potential growth when the market rebounds.

The national debt is over 33 trillion dollars. The fear is that the U.S. debt is not sustainable and there is nothing that will be done, and the standard of living and economic progress are going down along with the U.S. dollar. The optimism is that the U.S. historically has figured things out. One example of that is the dollar has appreciated year to date. The big three are Social Security, Medicare and Medicaid. The optimist says that the USA, for over 70 years, continues to lead the world economically. Its population and consumption are growing and that its open society make it a bastion for innovation and invention. Sustained economic growth (compare post WW2) can lead an economy to significantly reduce its debt to GDP over time.

Gross Domestic Product (GDP) grew at 4.9% in the most recent quarter with historical averages of over 2% (Statista notes GDP averaged 2.1% from

1990 to 2022). We believe that productivity is growing, consumer spending has been resilient, that unsustainable growth of entitlement programs will be addressed, that inflation will continue to wane and that short-term rates will begin their decline soon. That is optimism. We tend to think it has credibility, but also acknowledge our thinking is in the minority.

The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete.

The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. 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. Individual investor results will vary.

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

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# From the Office of Congressman Neal Dunn



Panama City Expansion Project includes the construction of a 200,000-square-foot warehouse facility to handle the growth of forest product imports and exports, along with associated rail spur extension, and terminal roadway improvements to serve the warehouse. I'm looking forward to the great things to come from Port Panama City, and I stand ready to help boost our local economy in any way possible.

Florida's Second Congressional District has a lot to be thankful for in November! There were multiple wins that will help grow our communities and benefit our local economy.

The U.S. Department of Transportation announced an \$11,250,000 FY23 Port Infrastructure Development Program grant for the expansion of Port Panama City. This grant funding is outstanding news for Florida's Second Congressional District! I sent a letter of support for this grant in April 2023, and I'm thrilled to see this come to fruition. The award allows the port to expand cargo handling capacity at its East Terminal, which will create over 300 jobs and millions of dollars in revenue. The Port

joined Congressman Clay Higgins (LA-03) in introducing a bill that would prevent NOAA from issuing a vessel slowdown zone in the Gulf of Mexico.

Later in the month, my team was honored to attend the Tyndall Air Force Base 325th Fighter Wing F-35 Arrival Ceremony. General Brian Laidlaw, commander of the base when Hurricane Michael hit, said it best when he said that it wasn't about focusing on the destruction, it was about focusing on the people the storm impacted and how, with determination and tenacity, they are rebuilding Tyndall. Colonel George Watkins, the current base commander, reminded us that the construction of the "base of the future" is an amazing thing to witness, and the official arrival of the F-35s should be celebrated.

I want to thank the Bay County Defense Alliance, the Bay County Chamber of Commerce, local leaders, and the community at large for joining me in supporting Tyndall in its time of need and preventing the

base from closing. I don't know about you, but I'm looking forward to hearing the constant sound of freedom as our F-35s are in the sky.

Thank you all for another year of representing this beautiful district in Washington, D.C.! May you all have a safe and

blessed holiday season. Merry Christmas, Happy Hannukah, and Happy Kwanzaa to all who are celebrating this month!

For regular updates about what I'm doing in Congress, follow me on Twitter, Threads, Facebook, and Instagram at @DrNealDunnFL2.



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